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Reply to:

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January 16, 2004

Honorable Deborah Taylor Tate
Chairman
Tennessee Regulatory Authority
460 James Robertson Parkway
Nashville, Tennessee 37243

IN RE: IMPLEMENTATION OF THE FEDERAL COMMUNICATIONS
COMMISSION'S TRIENNIAL REVIEW ORDER- 9 MONTH PROCEEDING-
SWITCHING, Docket No. 03-00491

Dear Chairman Tate:

Enclosed is an original and thirteen copies of the Consumer Advocate and Protection Division's *Affidavit and Direct Testimony of Steve Brown* in regards to Docket No. 03-00491. Kindly file same in this docket. Copies are being sent to all parties of record. If you have any questions, kindly contact me at (615)532-2590. Thank you.

Sincerely,

JOE SHIRLEY
Assistant Attorney General

cc: All Parties of Record

#66649

Before the
TENNESSEE REGULATORY AUTHORITY

**IN RE: IMPLEMENTATION OF THE FEDERAL COMMUNICATIONS
COMMISSION'S TRIENNIAL REVIEW ORDER- 9 MONTH PROCEEDING-
SWITCHING**

DOCKET NO. 03-00491

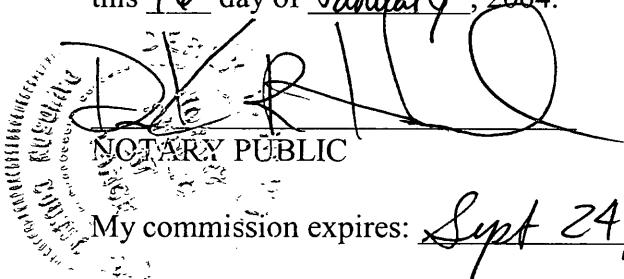
AFFIDAVIT

I, Steve Brown, for the Consumer Advocate and Protection Division of the Attorney General's Office, hereby certify that the attached Direct Testimony represents my opinion in the above-referenced case and the opinion of the Consumer Advocate and Protection Division.



STEVE BROWN
Economist

Sworn to and subscribed before me
this 16 day of January, 2004.



My commission expires: Sept 24, 2005

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DOCKET NO. 03-00491

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1 **I. Introduction**

2
3
4
5 **Q_1.** Please state your name.

6
7 **A_1.** Steve Brown.

8
9 **Q_2.** What is your job title and where do you work?

10
11 **A_2.** I am an Economist in the Consumer Advocate and
12 Protection Division (CAPD), Office of the
13 Attorney General.

14
15 **Q_3.** What are your responsibilities as an
16 Economist?

17
18 **A_3.** I review regulated companies' petitions for
19 rate changes in Tennessee and follow the
20 economic conditions that affect the companies
21 regulated by the Tennessee Regulatory
22 Authority (TRA).

23
24 **Q_4.** What experience do you have regarding
25 regulated utilities?

26
27 **A_4.** In 1995 I began work as an economist in the
28 Consumer Advocate and Protection Division
29 (CAPD) of the Attorney General's Office. I
30 have appeared as a witness and filed testimony
31 for CAPD in several dockets before the TRA.
32 From 1986 to 1995 I was employed by the Iowa
33 Utilities Board as Chief of the Bureau of
34 Energy Efficiency, Auditing and Research, and
35 Utility Specialist and State Liaison Officer
36 to the U.S. Nuclear Regulatory Commission.
37 From 1984 to 1986 I worked for Houston
38 Lighting & Power as Supervisor of Rate Design.

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1 From 1982 to 1984 I worked for Arizona
2 Electric Power Cooperative as a Rate Analyst.
3 From 1979 to 1982 I worked for Tri-State
4 Generation and Transmission Association as
5 Power Requirements Supervisor and Rate
6 Specialist. Since 1979 my work spanned many
7 issues including cost of service studies, rate
8 design issues, telecommunications issues and
9 matters related to the disposal of nuclear
10 waste.

11
12 Q_5. **What is your educational background?**

13
14 A_5. I have an M.S. in Economics from the
15 University of Wyoming, an M.A. and Ph.D. in
16 International Relations with a specialty in
17 International Economics from the University of
18 Denver, and a B.A. from Colorado State
19 University.

20
21 Q_6. **What were you asked to do with respect to this**
22 **case?**

23
24 A_6. I was asked to form an opinion on whether
25 CLECs would be impaired if they were to serve
26 the mass market without access to the UNE-P
27 platform in which the CLECs currently use the
28 incumbent's switch.

29
30 Q_7. **What standards did you rely on to develop your**
31 **opinion?**

32
33 A_7. I relied on the prescribed standards of the
34 Federal Communications Commission (FCC). The
35 standards are specified in the FCC's Triennial
36 Review Order (TRO).

37
38 Q_8. **When did the FCC adopt the TRO?**

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- 1 **A_8.** The FCC adopted the TRO on February 20, 2003.
2
3 **Q_9.** When was the resulting order from the
4 Triennial Review released?
5
6 **A_9.** The FCC released the TRO on August 21, 2003.
7
8
9
10
11
12
13

II. Summary of Testimony

- 14
15
16 **Q_10.** Would you provide a summary of your testimony?
17
18 **A_10.** Yes.
19
20
21

II. - Foundation of Opinion

- 22
23
24 **Q_11.** What does your opinion rely on?
25
26 **A_11.** My opinion specifically relies on paras. 84 and
27 782 of the TRO as the basis for my analysis.
28 Para 84 says in part:
29

30 *“...we ask whether all potential revenues from entering a*
31 *market exceed the costs of entry, taking into*
32 *consideration any countervailing advantages that a new*
33 *entrant may have. As explained in detail below, this*
34 *granular analysis is informed by consideration of the*
35 *relevant barriers to entry...”*

36
37 Para. 782 says in part:
38

1 *"We have modified our impairment analysis to find that*
2 *a requesting carrier is impaired when lack of access to a*
3 *facility in the incumbent LEC's network poses barriers*
4 *that are likely to make entry into the market uneconomic.*
5 *These can include... economic barriers.... within the*
6 *control of the incumbent LEC..."*

7
8 The FCC identified many economic barriers
9 likely to prevent CLECs UNE-L entry into the
10 mass market. A table of those barriers appears
11 at the end of my summary. However, my analysis
12 focuses on the FCC identified barrier of
13 termination charges and its ramifications. The
14 table below shows where in the TRO the FCC
15 identified termination charges as a barrier.
16
17 FCC Identified Barrier of "Termination Charges"
18

TRO Para.	FCC Economic Condition	Incumbent-Controlled Termination Charges:
75 - Foot Note 252	"An incumbent monopolist can induce customers to sign long-term contracts, with substantial penalties for breaching the contract. These contracts can act as a barrier to entry, if they prevent customers from switching to an entrant."	<ol style="list-style-type: none">1. Prevent Mass Market Customers From Taking service From A CLEC;2. Raise CLEC customer costs;3. Reduce CLEC Profit Margins

19
20

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1
2 ***II. - Opinion***

3
4 **Q_12.** **Would you please state your opinion?**

5
6 **A_12.** Yes. With regard to competitive local exchange
7 carriers (CLECs), my opinion is:

8
9 Opinion. The threading of termination charges
10 throughout the incumbent's tariffs and
11 contracts qualifies as an exceptional economic
12 barrier to CLEC UNE-L mass market entry, a
13 barrier that meets the FCC's directive in para.
14 503 of the TRO. To acquire a customer subject
15 to the incumbent's termination charges, the
16 CLEC's price must be lower than the total of
17 the incumbent's price and the termination
18 charge. Unless the customer is made whole by
19 the CLEC's price, the customer will not pay
20 termination charges because doing so means the
21 customer loses the economic benefits of the
22 incumbent's price reduction, as if there had
23 been no competitive pressure forcing the
24 incumbent's prices down. The termination charge
25 is a fundamental barrier to entry and makes
26 uneconomic the CLEC's mass-market-entry via
27 UNE-L; per-line termination charges are a tacit
28 price increase of the incumbent's UNE-L
29 nonrecurring per-line charge for CLECs to
30 connect their own switches to unbundled loops
31 [see TRO para. 470.] The number of
32 "termination-free" customers shrinks as the
33 incumbent removes them from the CLECs'
34 potential customer-base through financial
35 inducements that must be repaid if the customer
36 switches from the incumbent to the CLEC.

37

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1
2 ***II. - Opinion's Support***

3
4 Q_13. Would you please briefly provide the details
5 which support your opinion?

6
7 A_13. Yes.

8
9 The FCC's rules regarding the 1996
10 Telecommunications Act have been followed by an
11 incumbent-response composed of special tariffs,
12 promotions, and contracts which lower the
13 incumbent's prices to its current and new
14 customers. Termination charges are a
15 fundamental feature of the commercial
16 instruments used by the incumbent to respond to
17 competitive pressure in the mass market.

18
19 By including termination charges in its
20 offerings, the incumbent offers economic
21 benefits that can be withdrawn from the
22 customer if it were to switch to a CLEC. In
23 doing so, a mass market customer taking the
24 incumbent's service will likely not pay
25 termination fees to the incumbent in order to
26 take service from the CLEC. By paying the
27 termination charges, the customer loses the
28 economic benefits of the incumbent's price
29 reduction, as if it had never occurred, as if
30 the customer had no alternative to the
31 incumbent.

32
33 For example, in TRA Docket No. 03-00625, the
34 incumbent offers the mass market customer a
35 "Welcoming Reward" of \$75 per line if the
36 customer takes the incumbent's service for a
37 term, but if the customer switches to a
38 competitor then the customer "...must pay

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1 BellSouth a termination liability..." according
2 to language in tariff A.13.90.61(6).
3

4 When the CLEC is a lower cost provider than the
5 incumbent, the termination charges present the
6 CLEC with a choice of not serving the customer
7 or paying termination charges in order to
8 access for the particular UNEs utilized to
9 serve the customer. In the latter case, there
10 is impairment because the CLEC is forced into
11 accepting a tacit price increase for the
12 incumbent's nonrecurring per-line charge for
13 CLECs to connect their own switches to
14 unbundled loops. However, at para. 582 of the
15 TRO the FCC says, "The Commission's [FCC's]
16 pricing rules for UNEs already ensure that
17 competitive LECs are paying appropriate rates
18 for UNEs and UNE combinations, and that
19 incumbent LECs are adequately compensated for
20 the use of their networks."
21

22 Thus the incumbent's termination fees are not
23 UNE prices nor are they any other rational
24 price set by economic standards; the charges
25 have no economic foundation.
26

27 To the extent the termination charges force the
28 customer to repay the incumbent's price
29 reductions, the charges capture foregone
30 profits and represent the continuation of
31 profits established in a monopoly environment,
32 rather than profit in a competitive market, and
33 the customer is the source of those monopoly
34 profits in the event a customer switches
35 service to a CLEC.
36

37 To the extent termination charges capture costs
38 that "would have been" if the customer had

1 continued taking the incumbent's service, such
2 termination charges are a fiction because the
3 costs were not incurred.
4

5 If the incumbent's termination charges capture
6 costs that should have been charged, the
7 incumbent's price is below the service's cost.
8

9 Since there is no economic basis for such a
10 charge, its amount can be tailored to fit
11 promotions, tariff or contract the incumbent
12 offers in response to the CLECs' offerings.
13 Thus the termination charge gives the
14 incumbent broad pricing-discretion that would
15 otherwise be curtailed in a market where
16 customers made their choices disciplined by
17 price-to-price and service-to-service
18 competition, instead of factoring in their
19 economic loss caused by leaving the
20 incumbent's fold.
21

22 Termination charges divide a geographic market
23 for mass market customers into two camps:
24 customers who have termination charges if they
25 switch to the CLEC and those who do not. The
26 dividing line between the camps and the
27 numbers in the camps shift at any time
28 depending on the incumbent's effort to
29 "induce" customers to the incumbent, as the
30 FCC noted. The CLEC cannot enter the mass
31 market through UNE-L because the number of
32 "termination-free" customers shrinks as the
33 incumbent induces them, as the FCC noted, into
34 purchasing services encumbered by termination
35 charges.
36

37 Because a UNE-L entry mode is a much more
38 expensive and more capital-intensive path to

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1 the customer than the UNE-P avenue,
2 termination charges take on new significance
3 in a UNE-L environment: They are an economic
4 barrier preventing CLECs from serving an
5 entire market economically as long as the
6 incumbent retains the dual ability to induce
7 customers into taking a service while at the
8 same time preventing them from acting on
9 normal economic opportunities that
10 characterize a market when new entrants offer
11 a similar service at lower prices.
12

13 The incumbent's termination charge is a
14 fundamental economic barrier, which by itself
15 makes uneconomic the CLEC's mass-market-entry
16 via UNE-L, thus qualifying as an exceptional
17 economic barrier meeting the FCC's directive in
18 para. 503 of the TRO.
19

20 In the TRO the FCC identifies several economic
21 conditions which constitute economic barriers
22 to the CLEC's UNE-L entry to the mass market.
23 The table below lists those barriers.

1
2
3
4
5

Table of FCC Identified Barriers In The Mass Market

TRO Source Para.	FCC Economic Condition	Condition Creates CLEC Impairment If:
499	"They[CLECS] must also be operationally ready and willing to provide service to all customers in the designated market. They should be capable of economically serving the entire market, as that market is defined by the state commission."	Incumbent-Control prevents CLEC from: 1. Being willing to serve all customers; 2. Economically serving the entire market.
75	"...Depending on the circumstances, barriers to entry can come from..., first-mover advantages, strategic behavior by the incumbent,...long-term contracts	Incumbent-Control 1. Incumbent creates these barriers, and they are effective in preventing CLEC entry.
127	"low levels of revenue... create tight profit margins ...force service providers to keep...customer costs at a minimum."	Incumbent-Control: 1. Reduces CLEC profit and increases CLEC customer cost.
73	"overall impact of the current hot cut process raises competitors' costs, lowers their quality of service, and delays the provisioning of service."	Incumbent-Control: 1. Raises CLECs' costs; 2. Lowers CLECs' quality-of-service.

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TRO Source Para.	FCC Economic Condition	Condition Creates CLEC Impairment If:
478	"the absence of unbundled local circuit switching requires seamless and timely migration not only to and from the incumbent's facilities, but also to and from the facilities of other competitive carriers"	Incumbent-Control causes: 1. The absence of a circuit-switching-migration plan; 2. Circuit-switching-migration plan is delayed, untimely.
582	"The Commission's [FCC's] pricing rules for UNEs already ensure that competitive LECs are paying appropriate rates for UNEs and UNE combinations, and that incumbent LECs are adequately compensated for the use of their networks."	Incumbent-Control causes 1. CLECs to pay more than the appropriate rates for access to UNEs.
75 - Foot Note 252	"An incumbent monopolist can induce customers to sign long-term contracts, with substantial penalties for breaching the contract. These contracts can act as a barrier to entry, if they prevent customers from switching to an entrant."	Incumbent's Termination Charges: 1. Prevent Mass Market Customer From taking service from a CLEC.

1
2
3

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1

2 **III. FCC Criteria For An Impairment**

3 **Analysis**

4

5 Q_14. In developing your opinions, what criteria did

6 you use?

7

8 A_14. I developed my opinion by complying with the

9 FCC's TRO, which details the criteria that

10 limit and direct an "impairment" analysis

11 conducted by a state regulatory agency and the

12 parties to the state's impairment analysis.

13

14 The FCC's general instructions appear in para.

15 782 of the TRO:

16

17 *"In this Order, we adopt rules regarding the unbundling*

18 *of network elements. We have modified our impairment*

19 *analysis to find that a requesting carrier is impaired*

20 *when lack of access to a facility in the incumbent LEC's*

21 *network poses barriers that are likely to make entry into*

22 *the market uneconomic. These can include both*

23 *operational and economic barriers, such as scale*

24 *economies, sunk costs, first mover advantages, absolute*

25 *cost advantages, and barriers within the control of the*

26 *incumbent LEC..."*

27

28

29

30 **III. - FCC IMPAIRMENT ANALYSIS**

31 **INCLUDES AN ECONOMIC ASSESSMENT OF**

32 **BARRIERS TO CLEC UNE-L MARKET ENTRY**

33

34 Q_15. Does your opinion include an assessment of

35 whether a CLEC's entry into the incumbent's

36 market is made "uneconomic" by barriers

37 identified by the FCC?

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1
2 **A_15.** Yes. My opinion includes an assessment of
3 whether a CLEC's entry into the incumbent's
4 market is made "uneconomic" by barriers
5 identified by the FCC.
6

7 **Q_16.** **Why did you make that assessment?**
8

9 **A_16.** I made the assessment regarding the CLECs'
10 potential "uneconomic" entry into the
11 incumbents' market for two reasons.
12

13 First, the FCC itself directs that such an
14 assessment be made.
15

16 Second, the FCC remarks in the TRO at para.
17 531 that all states "...have strong
18 incentives... to encourage competition (as a
19 means of providing citizens of their states
20 with a choice of service providers)"
21 Therefore, an impairment analysis is a method
22 to evaluate the extent of consumer-choice in
23 Tennessee's mass market and to find cures for
24 any infirmities ailing the state's mass
25 market.
26
27
28

29 **III. B. - FCC CRITERIA TO IDENTIFY**
30 **ECONOMIC BARRIERS TO CLEC UNE-L MASS**
31 **MARKET ENTRY**

32
33 **Q_17.** **What are the FCC-identified economic barriers**
34 **to CLEC UNE-L mass market entry?**
35

36 **A_17.** A number of barriers are identified throughout
37 the FCC's TRO. A summary of those barriers
38 already appear in the tables of my summary.

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1
2 **Q_18.** **Do the FCC's economic barriers have to be**
3 **associated with the hot cut process to be an**
4 **economic barrier to CLEC UNE-L entry?**

5
6 **A_18.** No. The FCC's economic barriers range beyond
7 the context of hot cut process.
8

9 For example, at para. 484 of the TRO the FCC
10 concluded, "we are persuaded that other
11 economic factors, in addition to the economic
12 and operational barriers associated with the
13 current hot cut process...may make entry
14 uneconomic" without access to the incumbent's
15 switch.
16
17

18 **Q_19.** **Did you use the criteria the FCC prescribes in**
19 **forming your opinion?**

20
21 **A_19.** Yes. I developed my opinion by using the FCC's
22 criteria.
23

24 **Q_20.** **In assessing whether a CLEC's entry into the**
25 **incumbent's market is "uneconomic," what are**
26 **the criteria you employ?**

27
28 **A_20.** I used the objective criteria which the FCC
29 specifies. In the TRO at para. 428 the FCC
30 affirms that "...we do establish 'objective,
31 carefully defined criteria for determining
32 where unbundling is (and is not)
33 appropriate.'"
34
35
36
37

1 **III. - FCC SPECIFIED ITS CRITERIA TO**
2 **LIMIT AN IMPAIRMENT ANALYSIS TO**
3 **FACT-FINDING**

4
5
6
7 **Q_21.** What reasons did the FCC give for specifying
8 its criteria?

9
10 **A_21.** The FCC made its specifications, according to
11 para. 428 because "these criteria...ensure
12 that states undertake the tasks we give them
13 consistently with the statute's substantive
14 standards and stay within the parameters of
15 federally established guidelines. Accordingly,
16 we are not 'punting' unbundling decisions to
17 the states.'" The FCC says further at para.
18 488 that state regulatory agencies "...possess
19 the requisite expertise to apply Commission-
20 prescribed standards, and they routinely
21 utilize the processes and procedures -
22 including discovery, sworn testimony, and
23 cross examination on the record - that are
24 essential to reasoned fact-finding."

25
26 Therefore, my opinion is based on the FCC's
27 "prescribed standards" applied to the facts
28 that I discovered.

29
30 **Q_22.** Is your opinion limited to "mass market"
31 customers?

32
33 **A_22.** Yes, my opinion is limited to mass market
34 customers.

35
36 **Q_23.** Why is your opinion limited to those
37 customers?

1 **A_23.** My opinion is limited to those customers
2 because they are the subject of the instant
3 docket before the TRA.
4
5
6
7

8 **IV. FCC DEFINITION OF A MASS MARKET**
9 **CUSTOMER**

10 **Q_24.** What source did you consult for the definition
11 of "mass market" customers?
12
13

14 **A_24.** I relied on the FCC's definition of "mass
15 market" customers.
16

17 **Q_25.** What are "mass market" customers, according to
18 the FCC?
19

20 **A_25.** The FCC defines mass market customers in
21 operational terms and in economic terms. The
22 definitions appear in the TRO at paras. 127
23 and 497. However, the TRO definitions are the
24 same definitions that appeared in earlier FCC
25 orders dating back to 1999. Thus the
26 definition of mass-market customers is at
27 least four years old.
28
29
30
31

1
2 **A. - FCC OPERATIONAL DEFINITION**

3
4
5
6 Q_26. How does the FCC define a mass market customer
7 in operational terms?

8
9 A_26. With regard to operational terms, the FCC
10 defines mass market customers according the
11 number of lines serving the customer at a
12 specific location. In Implementation of the
13 Local Competition Provisions of the
14 Telecommunications Act of 1996, CC Docket No.
15 96-98, Third Report and Order and Fourth
16 Further Notice of Proposed Rulemaking, 15 FCC
17 Rcd 3696, 3699, paras. 290-298 (1999) (UNE
18 Remand Order), the FCC defined a mass market
19 customer as any business or residential
20 customer who is served by no more than three
21 lines at a single location.

22
23 For example, in para. 293 of the UNE Remand
24 Order the FCC concluded:

25
26 *"We find, however, that a rule that provides access to
27 unbundled local switching for requesting carriers when
28 they serve customers with three lines or less captures a
29 significant portion of the mass market. First, virtually all
30 residential customers would be captured by such a rule.
31 While an increasing number of American homes are
32 served by second lines, we believe it is a rare case in
33 which residences have three lines, and even more
34 unusual for a home to have four or more lines. Second,
35 any business that has three or fewer lines is likely to
36 share more characteristics of the mass market customer
37 than a medium and large business. In particular, small
38 businesses are likely to use the same number of lines as*

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1 *many residential subscribers and purchase similar
2 volumes and types of telecommunications services.”*
3

4 The FCC applies the same three-line limit in
5 the TRO at para 497:
6

7 *“... the appropriate cutoff will be four lines absent
8 significant evidence to the contrary. We are not
9 persuaded, based on this record, that we should alter the
10 Commission’s previous determination on this point.”*
11

12 In the TRO at para. 497 the FCC retains its
13 single-location requirement for mass market
14 customers by defining them as:
15

16 *“customers [who] are analog voice customers that
17 purchase only a limited number of POTS lines, and can
18 only be economically served via DS0 loops...[and] Some
19 mass market customers (i.e., very small businesses)
20 purchase multiple DS0s at a single location.”*
21
22

23 Furthermore, the three-line limit at a single
24 location can be traced back to the FCC docket
25 “In Local Competition and Broadband Reporting
26 CC Docket No. 99-301 Report and Order
27 [Adopted: March 24, 2000 Released: March 30,
28 2000].” In that order at para. 77 the FCC
29 directed Local Exchange Companies to report
30 mass market data by billing address:
31

32 *“We wish to monitor developments affecting certain
33 broad categories of customers. Therefore, we require
34 LECs to report the percent of total voice-grade
35 equivalent lines they provide to residential and small
36 business customers, which we consider, for purposes of
37 Part II of the form, to be identified by separate billing*

1 addresses to which fewer than four lines are in service
2 [emphasis added by CAPD.]”
3

4 This is the source of the four-line “cut off”
5 mentioned in the TRO at para. 497. The Local
6 Competition and Broadband Reporting Order of
7 March 2000 resulted in the FCC’s development
8 of “FCC Form 477,” the FCC’s widely-known
9 “Local Competition and Broadband Deployment
10 Report.” This semi-annual report embodies the
11 FCC’s implementation of its UNE Remand Order
12 and makes clear that mass market customers are
13 defined as those who have three or fewer lines
14 in service to a single location.
15
16

17 **Q_27.** In your opinion what does the FCC mean by the
18 phrase “billing address?”
19

20 **A_27.** In my opinion the FCC’s term “billing address”
21 means the physical location where the service
22 is delivered to an end-user. This is consistent
23 with the FCC’s usage in other dockets.
24

25 For example, In Fourteenth Report And Order,
26 Twenty-Second Order On Reconsideration, And
27 Further Notice Of Proposed Rulemaking in CC
28 Docket No. 96-45, And Report And Order In CC
29 Docket No. 00-256, Adopted: May 10, 2001
30 Released: May 23, 2001, the FCC said:
31

32 *“adoption of customer’s billing address as a surrogate
33 for service location eliminates the need for many mobile
34 wireless carriers to create a new database for purposes
35 of universal service funding.”*
36
37

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1 Q_28. **Has the telephone incumbent in Tennessee filed**
2 **FCC Form 477 Part II, where the incumbent**
3 **identified customers by separate billing**
4 **addresses to which fewer than four lines are**
5 **in service?**

6
7 A_28. Yes. The telephone incumbent in Tennessee has
8 filed form 477 six different times with the
9 FCC. The first report was filed in March 2001
10 for data reported as of June 30, 2000. The
11 most recent report was filed in December 2003
12 for data reported as of June 19, 2003. My
13 Exhibit CAPD-SB Schedule 1, pages 1 through 3,
14 shows copies of computer screens on the FCC's
15 internet site where the data can be found.
16 Pages 4 and 5 of Schedule 1 confirm that the
17 incumbent has been filing data for FCC Form
18 477 Part II.

19
20 Q_29. **What does the FCC's operational definition**
21 **mean for the impairment analysis being**
22 **conducted in the TRA's instant docket?**

23
24 A_29. Regarding the TRA's instant docket, the
25 impairment analysis of the mass market
26 involves an assessment of whether CLECs have
27 impaired access to any and each location where
28 the incumbent has no more than three DS0 loops
29 in service to a customer. The FCC's single
30 location requirement prevents a mass market
31 customer from losing that customer designation
32 even if DS0 loops are aggregated across
33 different locations within a single customer's
34 account.

35
36 For example, if there are two DS0 lines in
37 service to a customer named "Robert L. Public"
38 in Memphis, Tennessee, and there are two DS0

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1 lines in service to the very same "Robert L.
2 Public" in Mount Juliet, then "Robert L.
3 Public" would be a mass market customer with
4 two DS0 lines in each of two different
5 locations. "Robert L. Public" is not to be
6 construed as a customer who has four lines and
7 therefore is not a mass market customer. Also,
8 if "Robert L. Public" has telephone service
9 through four DS0 lines in Memphis, Tennessee
10 and two DS0 lines in Mount Juliet, then the
11 Mount Juliet location is a "mass market"
12 customer but the Memphis location is not. The
13 FCC's national policy on unbundling in the
14 mass market would apply to the Mount Juliet
15 location but not the Memphis location.
16

17 **Q_30.** Does the FCC's operational definition of a
18 "mass market" customer allow a service provider
19 to combine two or more service locations for
20 the customer and treat the customer as if it
21 were not in the mass market?

22 **A_30.** No. It is not true that such customers could be
23 treated as if they were not mass market
24 customers. To treat them as if location did not
25 matter would conflict with the overwhelming
26 emphasis that the FCC's TRO places on the
27 customer's location and location in general.
28 The order is replete with the word "location"
29 and phrases such as "location-specific" and
30 "location-by-location" analysis.
31

32 For example, at para. 495 in the TRO, the FCC
33 directs state commissions "to define each
34 market on a granular level, and in doing
35 so...take into consideration the locations of
36 customers actually being served (if any) by
37 competitors..."
38

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1
2 **Q_31.** **How large is Tennessee's mass market?**

3
4 **A_31.** According to the FCC, Tennessee's mass market
5 exceeds 2.5 million lines, which is
6 approximately 75 percent of the telephone
7 lines in Tennessee. Exhibit CAPD-SB Schedule 2
8 shows the data and the source.
9
10
11
12
13

14 **IV. B. - FCC ECONOMIC DEFINITION**

15
16 **Q_32.** **How does the FCC define a mass market customer
17 in economic terms?**

18
19 **A_32.** With regard to economic terms, the FCC defines
20 mass market customers at para. 127 in the TRO:
21

22 *"Mass market customers consist of residential customers
23 and very small business customers. Mass market
24 customers typically purchase ordinary switched voice
25 service (Plain Old Telephone Service or POTS) and a
26 few vertical features. Some customers also purchase
27 additional lines and/or high speed data services...the low
28 levels of revenue that customers tend to generate create
29 tight profit margins in serving them. The tight profit
30 margins, and the price sensitivity of these customers,
31 force service providers to keep per customer costs at a
32 minimum. Profits in serving these customers are very
33 sensitive to administrative, marketing, advertising, and
34 customer care costs. These customers usually resist
35 signing term contracts."*

36
37 Therefore, the impairment analysis of the mass
38 market involves an assessment of whether the

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1 mass market's tight profit margins are
2 contracted in ways that impair CLEC access to
3 any and each location where the incumbent has
4 no more than three DS0 loops in service to a
5 customer.
6
7
8
9

10 **V. IMPAIRMENT ANALYSIS TRIGGERS AND**
11 **LIMITATIONS**

12
13 Q_33. What findings, if any, has the FCC made on the
14 question of whether CLEC service to the mass
15 market customers is impaired?

16 A_33. The FCC has already found that CLEC service to
17 the mass market customers is impaired.

18 At para. 459 of the TRO the FCC concludes, "We
19 find on a national basis, that competing
20 carriers are impaired without access to
21 unbundled local circuit switching for mass
22 market customers." But the FCC has allowed for
23 exceptions to its findings in geographic
24 markets identified and analyzed by the state
25 regulatory authority. Thus at para. 459 of its
26 order the FCC also concludes: "We also
27 recognize that a more granular analysis may
28 reveal that a particular market is not subject
29 to impairment in the absence of unbundled
30 local circuit switching. We therefore set
31 forth two triggers that state commissions must
32 apply in determining whether requesting
33 carriers are impaired in a given market."

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1 Q_34. What are the "two triggers" that the FCC tells
2 the state regulatory agency to use in the
3 impairment analysis of the mass market?
4

5 A_34. The FCC tells states to use the "self
6 provisioning trigger," which the FCC describes
7 in the TRO at para. 462 and the "wholesale
8 facilities trigger" which the FCC describes in
9 the TRO at para. 463.
10

11 Q_35. How does the FCC define the self-provisioning
12 and wholesale facilities triggers?
13

14 A_35. The self-provisioning trigger is defined by
15 the FCC at para. 462 of the TRO:
16

17 *"The analysis we prescribe with regard to mass market*
18 *switching is as follows. First, where a state determines*
19 *that there are three or more carriers, unaffiliated with*
20 *either the incumbent LEC or each other, that are serving*
21 *mass market customers in a particular market using self-*
22 *provisioned switches, the state must find 'no impairment'*
23 *in that market."*
24

25 The wholesale trigger is defined at para. 463:
26

27 *"Second, a state must find no impairment when it*
28 *determines that there are two or more competitive*
29 *wholesale suppliers of unbundled local circuit switching,*
30 *unaffiliated with the incumbent or each other."*
31

32 At para. 494 the FCC tells the states that
33 "...If the triggers are satisfied, the states
34 need not undertake any further inquiry," but
35 at para. 499 the FCC constrains the state's
36 determination, making it "subject to the
37 limitations described below," which include
38 paras. 499 and 503.

1
2 **V. - FCC Conditions On the States'**
3 **Determination That The Triggers Are**
4 **Satisfied.**

5
6
7
8 **Q_36.** What limitations, if any, apply to states'
9 determination that the triggers are satisfied?

10
11 **A_36.** The states' determination, that the "triggers"
12 are satisfied, is conditioned by the FCC's
13 directives at paras. 499 and 503.

14
15 At para., 499:

16
17 *"They[CLECS] must also be operationally ready and
18 willing to provide service to all customers in the
19 designated market. They should be capable of
20 economically serving the entire market, as that market is
21 defined by the state commission. This prevents counting
22 switch providers that provide services that are desirable
23 only to a particular segment of the market."*

24
25 At para. 503:

26
27 *"Exceptional Sources of Impairment. In exceptional
28 circumstances, states may identify specific markets that
29 facially satisfy the self-provisioning trigger, but in which
30 some significant barrier to entry exists such that service
31 to mass market customers is foreclosed even to carriers
32 that self-provision switches...Where the self-provisioning
33 trigger has been satisfied and the state commission
34 identifies an exceptional barrier to entry that prevents
35 further entry, the state commission may petition the
36 Commission for a waiver of the application of the*

1 *trigger, to last until the impairment to deployment*
2 *identified by the state no longer exists."*

8 **V. - FCC-Identified Barriers**

10 Q_37. What economic barriers has the FCC identified
11 as likely to impair the CLECs UNE-L entry to
12 the mass market?

14 A_37. The FCC identifies several barriers likely to
15 create CLEC-impairment if it migrates to a
16 UNE-L platform. In the TRO, Section V
17 "Principles of Unbundling," part B "The
18 Impairment Analysis," subsection c, "Guidance
19 from Analogous Legal Doctrines and Economic
20 Literature" at para. 75 the FCC says:

22 *"Many Factors Can Act as Barriers to Entry. Depending*
23 *on the circumstances, barriers to entry can come from a*
24 *variety of factors such as sunk costs, scale economies,*
25 *scope economies, absolute cost advantages, capital*
26 *requirements, first-mover advantages, strategic behavior*
27 *by the incumbent, product differentiation, long-term*
28 *contracts, and network externalities...."*

30 Q_38. Has the FCC specified the circumstances that
31 cause CLEC-impairment in the mass market?

33 A_38. Yes. The FCC has specified several
34 circumstances that qualify and constitute CLEC
35 impairment because such circumstances are
36 "...beyond the burdens universally associated
37 with competitive entry..." [see para. 465] in
38 the mass market.

1
2 For example, in the TRO at para. 127 the FCC
3 says with regard to the mass market customer:
4
5

6 *"Although the cost of serving each customer is low
7 relative to the other customer classes, the low levels of
8 revenue that customers tend to generate create tight
9 profit margins in serving them. The tight profit margins,
10 and the price sensitivity of these customers, force service
11 providers to keep per customer costs at a minimum."*

12 Therefore, strategic behavior by the incumbent
13 and its first-mover advantages which shrink or
14 eliminate the CLECs' profit margin in the mass
15 market qualify as circumstances that cause
16 CLEC-impairment.
17

18 Continuing with this example, in the TRO at
19 para. 73 the FCC found:
20

21 *"We find the overall impact of the current hot cut
22 process raises competitors' costs, lowers their quality of
23 service, and delays the provisioning of service, thereby
24 preventing them from serving the mass market in the
25 large majority of locations."*

26 Therefore, incumbent behavior that raises the
27 CLECs' costs, lowers the CLECs' quality-of-
28 service to CLEC customers, and delays the
29 CLECs service to the mass market also qualify
30 as circumstances causing CLEC-impairment.
31

32 Continuing with this example, in the TRO at
33 para. 478 the FCC concluded:
34

35 *"Competition in the absence of unbundled local circuit
36 switching requires seamless and timely migration not
37 only to and from the incumbent's facilities, but also to
38*

1 *and from the facilities of other competitive carriers. Such*
2 *interconnection requires that the incumbent LEC place*
3 *cross connections between the competitive carriers'*
4 *facilities in its central office on a timely basis. The*
5 *incumbent's failure to do so will tend to delay*
6 *competitors' entry, and thus to increase competitors'*
7 *costs. We conclude that in some cases, such failure can*
8 *give rise to impairment in the absence of unbundled local*
9 *circuit switching."*

10
11 Therefore, the absence of an incumbent's
12 circuit-switching-migration plan, or the poor
13 implementation of such migration, is a
14 circumstance that qualifies as causing CLEC-
15 impairment.

19 **VI. Termination Charges Create CLEC**
20 **Impairment For a UNE-L Entry Into**
21 **The Mass Market And Satisfy The**
22 **Conditions In TRO Paras. 499 and 503**

24 Q_39. Does the FCC constrain its definition of
25 economic barriers to considerations of "the
26 revenue opportunities available and the
27 typical costs of utilizing a UNE-L strategy"
28 as in para. 482 of the TRO?

30 A_39. No. The FCC range of economic barriers extends
31 beyond the context of "the typical costs of [a
32 CLEC] utilizing a UNE-L strategy."

34 For example, the FCC has already noted that
35 termination charges are a barrier if they
36 prevent a customer from switching to a CLEC.

1
2 **VI. - Economic Significance Of**
3 **Termination Charges For CLEC UNE-L**
4 **Entry To The Mass Market.**

5
6 **Q_40.** What is the economic significance of
7 termination fees in a UNE-L environment?

8
9 **A_40.** On a competitive continuum, UNE-L entry is much
10 closer to full facilities-based competition
11 than UNE-P. In the TRO at para. 36 the FCC set
12 up a "investment-continuum" ranging from resale
13 at one end to facilities based competition at
14 the other.

15
16 *"Total service resale requires the least initial capital
17 investment...Full ownership of facilities...requir[es]the
18 most capital investment. Leasing some parts of the
19 network as UNEs [from the incumbent]...can be
20 accomplished at a lower initial capital investment..."*

21
22 In the TRO at para. 41, note 130, the FCC
23 defined UNE-P service as consisting "of a
24 leased combination of the loop, local
25 switching and shared transport UNEs." Thus
26 UNE-L service removes the switching and shared
27 transport from the elements that a CLEC may
28 lease from the incumbent.

29
30 There is no doubt that a UNE-L entry mode is
31 more expensive and more capital intensive for
32 the CLEC than the UNE-P entry. In this context,
33 termination charges are an additional but
34 unwarranted cost to the CLECs. They have to
35 make investment decisions in preparation for
36 head-to-head price competition with the
37 incumbent, but any economic advantage the CLECs

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1 may gain by investment in new equipment is
2 reduced, delayed and overcome by termination
3 charges. Thus the effect of termination charges
4 is to suppress CLEC investment in a UNE-L
5 platform and to undermine it in the near and
6 long-term economic horizon.
7
8
9

10 **VI. B. - Evidence Supporting Opinion**
11 **That Termination Charges Create CLEC**
12 **Impairment For a UNE-L Entry.**

13
14 **Q_41.** What evidence do you rely on to support your
15 conclusion that CLECs are impaired with regard
16 to accessing mass market customers through the
17 UNE-L platform?

18
19 **A_41.** I rely on Exhibit CAPD-SB Schedule 3, pages 1
20 – 3. Page 1 of 3 is list of BellSouth's
21 current and recent tariffs where there is
22 termination liability but where mass market
23 customers are either included or not
24 necessarily excluded from the service. The
25 list shows that termination charges have
26 applied to the residential and business
27 customers. Equally important, termination
28 charges could be employed in any of the
29 incumbent's future tariffs, once a regulatory
30 decision commits the CLEC to UNE-L entry of
31 the mass market.

32
33 Page 2 of 3 lists local exchange service long-
34 term contracts between the incumbent and
35 various customers in Tennessee. The far right
36 column titled "CLEC UNE Access Triggers
37 Termination Fees?" has a "Yes" or a "No" in

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each row. The "Yes" and "No" indicate whether the contract's termination language includes the phrase "a service provider that utilizes unbundled network elements." For example, the long term contract between BellSouth and Captain D's has termination language:

"... Subscriber agrees that in the event it fails to meet its obligations under this Agreement or terminates this Agreement or services purchased pursuant to this Agreement in order to obtain services from a facilities based service provider or a service provider that utilizes unbundled network elements, [emphasis added by CAPD] Subscriber will be billed, as appropriate, termination charges as specified in this Agreement.

Many contracts have a "Yes" in the far-right column.

Q_42. **Do the contracts provide any information to identify the customer's service locations?**

A_42. No. The contracts do not identify the customer's service locations.

Q_43. **Do the contracts identify or clearly indicate if the locations are served by fewer than four lines?**

A_43. No, the contracts do not indicate if fewer than four lines serve the locations.

Q_44. **Do the contracts alone provide sufficient information to indicate if the service locations are in the mass market?**

A_44. No. The contracts alone do not provide sufficient information to indicate if the

1 service locations are in the mass market.
2 However, the contracts' termination language
3 "....a service provider that utilizes
4 unbundled network elements...." suggests that
5 the incumbent foresees a situation in which a
6 CLEC could use UNEs to replace the incumbent's
7 service, whatever that service may be. But the
8 termination language alone is not a strong
9 basis for determining if the service locations
10 have fewer than four lines in service.

11
12 **Q_45.** Have you determined if the contracts, those in
13 which the termination language specifies UNEs,
14 serve locations that are in the mass market?

15
16 **A_45.** Yes. By means of anecdotal evidence I have
17 determined that some contracts for local
18 exchange service with termination language, "a
19 service provider that utilizes unbundled
20 network elements" are likely to be utilized by
21 mass-market customers.

22
23 **Q_46.** How did you determine that some of those
24 contracts are for locations with fewer than
25 four lines?

26
27 **A_46.** I determined that those particular contracts
28 are for locations with fewer than four lines
29 by considering the nature of the businesses,
30 their physical location and by examining the
31 business listings in the telephone directories
32 for Chattanooga, Knoxville, Memphis and
33 Nashville and looking up the phone numbers and
34 street addresses of Captain D's, Shoney's,
35 Quick Cash, Security Finance. Those
36 directories are attached to my testimony as
37 Exhibit CAPD-SB Schedule 4.

1 The listings for Captain D's, Shoney's, Quick
2 Cash, and Security Finance have one telephone
3 number per street address. This alone is not a
4 confirmation, but when you consider the nature
5 of the business, meaning you have to drive to
6 a Captain D's or a Shoney's to enjoy their
7 food service, that they are serving local
8 markets, that services tend to be in small
9 single-tenant buildings, -- all these facts
10 add up and suggest they are mass market/
11 customers. As the contract's UNE termination
12 language suggests, the incumbent is concerned
13 that its service to these customers could be
14 replace by CLECs utilizing UNEs. Therefore, I
15 conclude that Captain D's, Shoney's, Quick
16 Cash, and Security Finance are mass market
17 customers.

18
19 I reached my conclusions by looking beyond the
20 contract and finding publicly available
21 information to determine if the BellSouth's
22 local exchange long-term contracts are likely
23 to be offered to mass market customers. I now
24 have that information, which is evidence to
25 assess whether those contracts impair a CLEC
26 were it to use a UNE-L platform to serve mass
27 market customers taking contract service from
28 the incumbent.

29
30 Q_47. **What provisions in those contracts between**
31 **BellSouth and the mass market customers impair**
32 **the CLEC?**

33
34 A_47. The termination provisions in the long-term
35 contracts between BellSouth and the mass
36 market customers impair the CLEC.

1 Q_48. **How do the termination charges impair the CLEC
2 and make its entry uneconomic?**

3
4 A_48. The termination charges impair the CLEC and
5 make its entry uneconomic because they must be
6 added to the per line nonrecurring UNE-L cost
7 that the CLEC would have to bear if, for
8 example, Captain D's switched its services
9 from BellSouth to a CLEC.
10

11 For example, based on the directory listings,
12 Captain D's has more than 50 locations in
13 Tennessee locations served by three or fewer
14 lines. If a CLEC were to serve Captain D's
15 through the UNE-L platform, not only would the
16 CLEC have to pay the nonrecurring charges for
17 the line the CLEC would also have to pay the
18 per line termination charges.
19

20 Clearly, a termination charge is a
21 nonrecurring charge associated with
22 transferring the customer's service over to
23 the competitor. The FCC has already found that
24 high nonrecurring charges impair the CLEC. In
25 para. 470 the FCC says:
26

27 *"The hot cut cost assessed by the incumbent LEC is a
28 nonrecurring per line charge on competitive carriers that
29 connect their own switches to unbundled loops. The
30 record shows that the cost of connecting each customer
31 to the competitive LEC's switch makes it difficult to
32 compete... In addition to the high non-recurring charges
33 imposed by the incumbent LECs, the evidence in the
34 record shows that hot cuts also require significant
35 internal resources and expenditures which must be borne
36 by the competitive LEC... The record evidence indicates
37 that the non-recurring costs associated with cutting over
38 large volumes of loops would likely be prohibitively*

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1 *expensive for a competitive carrier seeking to provide*
2 *service without the use of unbundled local circuit*
3 *switching."*

4
5 Clearly, the nonrecurring cost of termination
6 is one more nonrecurring cost associated with
7 transferring the customer's service over to the
8 competitor.
9

10 **Q_49.** What is the term of the contract between
11 Captain D's and the incumbent?

12 **A_49.** The contract's term is 36 months.

13 **Q_50.** Do you know what the per line termination
14 charge would be in the case of Captain D's if
15 it terminated before the contract's term was
16 complete?

17 **A_50.** Yes. Exhibit CAPD-SB Schedule 3, page 3 of 3
18 shows the calculations, which approximates a
19 minimum \$47 per line. This is a nonrecurring
20 amount that a CLEC would have to absorb in its
21 price to Captain D's if the CLEC were to make
22 Captain D's whole for breaching the contract
23 and switching to the CLEC.
24

25 However, the termination charges have no
26 economic foundation.
27

28 **Q_51.** How do you know that the termination charges
29 have no economic foundation?
30

31 **A_51.** The fact that the termination charges have no
32 economic foundation was revealed the TRA
33 Directors' Conference of Tuesday, September
34 28, 1999. That meeting's transcript shows the
35
36
37

1 *expensive for a competitive carrier seeking to provide*
2 *service without the use of unbundled local circuit*
3 *switching."*

4
5 Clearly, the nonrecurring cost of termination
6 is one more nonrecurring cost associated with
7 transferring the customer's service over to the
8 competitor.
9

10 **Q_49.** What is the term of the contract between
11 Captain D's and the incumbent?

12 **A_49.** The contract's term is 36 months.
13

14 **Q_50.** Do you know what the per line termination
15 charge would be in the case of Captain D's if
16 it terminated before the contract's term was
17 complete?
18

19 **A_50.** Yes. Exhibit CAPD-SB Schedule 3, page 3 of 3
20 shows the calculations, which approximates a
21 minimum \$47 per line. This is a nonrecurring
22 amount that a CLEC would have to absorb in its
23 price to Captain D's if the CLEC were to make
24 Captain D's whole for breaching the contract
25 and switching to the CLEC.
26

27 However, the termination charges have no
28 economic foundation.
29

30 **Q_51.** How do you know that the termination charges
31 have no economic foundation?
32

33 **A_51.** The fact that the termination charges have no
34 economic foundation was revealed the TRA
35 Directors' Conference of Tuesday, September
36 28, 1999. That meeting's transcript shows the
37

1 following conversation from page 59 line 17 to
2 page 60 line 18:
3

4 "CHAIRMAN MALONE: And if you're getting -- let's
5 say you're in a situation where you're getting actual
6 damages -- say the customer breaches and you're
7 getting actual damages. If the -- if you're allowed to
8 recover your profits and you get from a profit standpoint
9 what you would have gotten had the customer fulfilled
10 the contract -- do you follow me?
11

12 MR. HICKS: Yes.
13

14 CHAIRMAN MALONE: What permits you to get the
15 nonrecurring charges back and the contract preparation
16 charges back, because you wouldn't have gotten those
17 back if the customer had fulfilled the term of the
18 contract?
19

20 MR. HICKS: Right. The -- first of all, it would be
21 BellSouth's position that it be not limited to the profit it
22 would have had...
23

24 The nonrecurring charge...BellSouth has agreed up front
25 that it would waive or discount the nonrecurring
26 charge...
27

28 If on the other hand the customer chooses to terminate
29 early, you know, it seems reasonable and consistent with
30 past practice and past tariffs that BellSouth would be
31 able to recover that past discount that it gave to the
32 customer..."
33
34

35 Mr. Hick's statements confirm that BellSouth's
36 termination charges permeate its tariffs as
37 well as its contracts. His statements also
38 make clear that the termination charge is a

1 nonrecurring charge recovering one or more of
2 the following:

- 3
- 4 ■ profits that "would have been" if the
5 discount had not been given;
- 6
- 7 ■ costs that "would have been" if the
8 customer had not terminated early;
- 9
- 10 ■ costs that were waived.

11

12 However, in each instance the termination
13 charge has no economic foundation.

14

15 **Q_52.** **What is the basis for your opinion that the**
16 **termination charges have no have no economic**
17 **foundation?**

18

19 **A_52.** In my opinion the "would have had" nature of
20 the incumbent's profits and cost have no
21 economic foundation in a market. Once the
22 customer stops taking service from one
23 supplier, the customer is no longer a source
24 of profit and cost.

25

26 To the extent the termination charges force the
27 customer to repay the incumbent's discount or
28 price reduction, the charges recapture the
29 incumbent's foregone profits and represent the
30 continuation of profits established in a
31 monopoly environment, rather than profit in a
32 competitive market, and the customer is the
33 source of those monopoly profits in the event a
34 customer switches service to a CLEC.

35

36 To the extent the termination charges capture
37 costs that "would have been" if the customer
38 had continued taking service from the incumbent

1 such termination charges are a fiction because
2 the costs were not incurred.
3

4 To the extent the incumbent's termination
5 charges capture costs that should have been
6 charged, the incumbent's price is below the
7 service's cost.
8

9 Q_53. **Isn't it true that the incumbent's contract**
10 **with Captain D's covers the incumbent's cost**
11 **of serving Captain D's?**

12 A_53. Yes. A letter dated November 4, 2003 from the
13 incumbent to the state regulatory authority
14 reads:
15

16 *"RE: Special Contract for Captain D's, TN 03-E612-00*

17 *Dear....:*

18
19
20
21 *The revenues generated from this contract are above cost*
22 *as required by T.C.A. § 65-5-208(c), and as*
23 *demonstrated in the cost studies already on file with the*
24 *Authority for the tariffed services included in this*
25 *contract as set forth in our letter of June 4, 2003.*
26 *BellSouth will continue to construe the termination*
27 *liability provisions contained in its related tariffs. Also,*
28 *BellSouth is submitting this document as an open record*
29 *subject to disclosure by the Authority...."*

30
31 However, the phrase, "BellSouth will continue
32 to construe the termination liability
33 provisions contained in its related tariffs"
34 confirms again that the incumbent's termination
35 charges extend through the tariffs as well as
36 the contract and makes clear that the
37 termination charges are an economic barrier

1 within the incumbent's control, which the FCC
2 identifies in para. 782 of the TRO:
3

4 *"We have modified our impairment analysis to find that a*
5 *requesting carrier is impaired when lack of access to a*
6 *facility in the incumbent LEC's network poses barriers*
7 *that are likely to make entry into the market uneconomic.*
8 *These can include both operational and economic*
9 *barriers... within the control of the incumbent LEC."*

10

11 The termination charges create CLEC impairment
12 in three different economic cases.
13

14 Case I. CLEC Sets Its Price To Make The
15 Customer Whole For The Incumbent's Termination
16 Charges.

17

18 **Q_54.** Would the CLEC be impaired if it sets its
19 price to make the Customer Whole for the
20 Incumbent's Termination Charges?

21

22 **A_54.** Yes, the CLEC would be impaired because such
23 payment would constitute an increased price
24 for access to UNEs, contrary to the FCC's
25 declaration at para. 582 of the TRO:

26

27 *"The Commission's [FCC's] pricing rules for UNEs*
28 *already ensure that competitive LECs are paying*
29 *appropriate rates for UNEs and UNE combinations, and*
30 *that incumbent LECs are adequately compensated for the*
31 *use of their networks."*

32

33 Not only would the incumbent be paid for its
34 "would-have-had" costs, but the incumbent
35 would get paid again for the UNEs used by the
36 CLEC. The economic effect is a price increase
37 for the UNEs, and in effect an increase of the
38 nonrecurring charge for the hot cut, which a

1 CLEC would need to serve a mass market
2 customer via the UNE-L platform.
3
4

5 Case II. Despite CLEC UNE Based Service Being
6 Less Expensive To The Mass Market Customer,
7 Customer Does Not Breach Contract And Does Not
8 Take Service From The CLEC.

9
10 Q_55. **What does the FCC say in its TRO regarding
11 long-term contracts and termination charges?**

12
13 A_55. The FCC recognized that such charges are a
14 likely barrier to CLEC entry. In the TRO at
15 para. 75 the FCC identified termination
16 charges as a barrier to entry. At footnote 252
17 the FCC noted:

18
19 *"An incumbent monopolist can induce customers to sign
20 long-term contracts, with substantial penalties for
21 breaching the contract. These contracts can act as a
22 barrier to entry, if they prevent customers from switching
23 to an entrant."*

24
25
26 Q_56. **Why would a customer switch from the incumbent
27 to a CLEC?**

28
29 A_56. A customer would switch to the CLEC if it were
30 a lower cost supplier than the incumbent.

31
32
33 Q_57. **In your opinion, would a mass market customer
34 switch service to a CLEC utilizing UNEs if the
35 CLEC were a lower cost supplier than the
36 incumbent and if the customer had to pay
37 termination fees to the incumbent?**

1 **A_57.** No. In my opinion, mass market customer would
2 not pay termination fees to the incumbent and
3 thus would not switch to the CLEC. By paying
4 the termination charges, the customer loses
5 the economic benefits of the incumbent's price
6 reduction, as if it had never occurred, as if
7 a CLEC had not been present until the day of
8 the breach.
9

10 **Q_58.** **How do you know this particular economic
11 evaluation is actually made by the customer?**

13 **A_58.** One way to make that evaluation is to consider
14 the commercial history of long-term contracts
15 in Tennessee.

17 For example, since 1998 the incumbent has
18 secured approximately 1000 long-term contracts
19 with customers in Tennessee, and there are
20 three sources to substantiate that number.
21

22 On August 17, 1999 over 200 contracts had been
23 approved by the TRA as indicated by the
24 testimony given on that day in TRA Docket No.
25 98-00559. In Vol. D, page 275, lines 23-24 the
26 incumbent's witness indicated that over 200
27 contracts had been approved to date: "...It's
28 not surprising to me that out of 200-some-odd
29 ...that have been approved...."

31 The TRA's web site publishes the agenda for
32 the agency's business meetings. From April 11,
33 2000 to March 3, 2003 the agendas list over
34 700 items with the caption "TARIFF FILING FOR
35 CONTRACT SERVICE ARRANGEMENT" where BellSouth
36 is the service provider. That list is not
37 attached to my testimony but is available in
38 my workpapers. Since April 2003, there have

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1 been many additional long-term contracts
2 secured by the incumbent.
3

4 However, there is no public record that I know
5 which indicates how many, if any, of these
6 customers have breached, or if they have
7 breached, there is nothing in the public
8 record indicating what they paid in
9 termination charges and when the charges were
10 paid.

11

12 **Q_59.** Isn't it true that the termination charges are
13 triggered when the CLEC is a lower cost
14 supplier than the incumbent?

15

16 **A_59.** Yes, it is certainly true with regard to the
17 most of the local exchange service contracts.
18 This fact is clearly stated in the contracts'
19 termination language:

20

21 *"Subscriber agrees that in the event it...terminates this
22 Agreement...in order to obtain services from...a service
23 provider that utilizes unbundled network elements..."*

24

25 This language means that the CLEC's price is
26 less than the incumbent's in a termination
27 situation; the customer would have no reason
28 to terminate if the CLEC's price was higher
29 than the incumbent's.

30

31 The additional language, "Subscriber will be
32 billed... termination charges..." --- means
33 directly that the contract is breached because
34 the customer evaluates the CLEC's offering
35 price as -- a) being lower than the
36 incumbent's price; and b) being low enough to
37 compensate the customer for paying the

1 termination charge, which has no economic
2 foundation.
3

4 Thus a breach will not occur unless the CLEC's
5 price is less than the total of the
6 incumbent's price plus the incumbent's
7 termination charge.
8

9 This language directly means that the customer
10 would be better off by switching to the CLEC,
11 but for the termination fees. The language has
12 no other economic meaning and creates a
13 barrier to CLEC entry that is, as the FCC
14 described, "...beyond the burdens universally
15 associated with competitive entry..." [see
16 para. 465].
17

18 **Q_60.** Since the CLEC is a lower cost provider in a
19 situation where the customer leaves the
20 incumbent's fold, isn't it possible for the
21 CLEC to give the customer a price sufficiently
22 low so the customer is made whole over time
23 for its termination charges?
24

25 **A_60.** No, that situation is not possible because the
26 incumbent has direct knowledge of the CLEC's
27 costs to serve the customer and thus the
28 incumbent has direct knowledge of the CLEC's
29 potential profit margin in the mass market.
30

31 **Q_61.** How would the incumbent know anything about
32 the CLEC's profit margin?
33

34 **A_61.** Since the incumbent has been receiving UNE
35 payments from CLECs throughout Tennessee, for
36 the past two years, the incumbent already has
37 knowledge about what it would receive in UNE
38 payments from the CLEC, if the competitor were

1 to serve the mass market customer. The
2 incumbent also knows its own price to the
3 customer. The difference between the
4 incumbent's price and the CLEC's UNE payments
5 constitutes a solid estimate of the CLECs'
6 profit margin.
7

8 The incumbent shrinks the CLEC's margin by
9 enforcing the termination charge, but since
10 there is no economic basis for the charge, its
11 amount can be tailored to fit promotions,
12 tariffs or contract the incumbent offers in
13 response to the CLECs' offerings. Thus the
14 termination charge gives the incumbent broad
15 pricing-discretion that would otherwise be
16 curtailed in a market where customers made
17 their choices disciplined by price-to-price
18 and service-to-service competition, instead of
19 factoring in their economic loss caused by
20 leaving the incumbent's fold.
21

22 **Q_62.** **How does the incumbent's knowledge of CLECs'**
23 **costs cause a situation where a CLEC does not**
24 **offer the customer a sufficiently low price to**
25 **induce the customer's breach?**

26 **A_62.** The incumbent's knowledge of the CLECs' costs
27 puts the incumbent in the position to set its
28 termination charges just high enough so the
29 CLECs' profits are reduced or eliminated if
30 the CLEC sets a price low enough to compensate
31 the customer who breaches and thus pays
32 termination charges to the incumbent.
33

1
2
3 Case III. Termination Charges Prevent The CLEC
4 From Being "Willing To Provide Service To All
5 Customers In Designated Market" And Prevent
6 CLECs Of "Being Capable Of Economically
7 Serving The Entire Market."

8
9
10 Q_63. In your opinion will CLECs willingly serve or
11 plan to serve mass market customers who have
12 termination liability with the incumbent?

13
14 A_63. No. In my opinion the CLECs will avoid such
15 customers because the termination charges make
16 those customers too costly to serve despite the
17 CLEC being the lower cost provider.

18
19
20 Q_64. How do the incumbent's termination charges
21 affect the definitions of geographic markets
22 by the TRA?

23
24 A_64. The incumbent's termination charges divide any
25 TRA-determined geographic market for mass
26 market customers into two camps: those
27 customers who have little or no profit
28 potential because they must pay termination
29 fees to switch from the incumbent to the CLEC,
30 and those customers who are "termination
31 free."

32
33 Also, the dividing line between the two camps
34 and the numbers in the camps can shift at any
35 time depending on the incumbent's effort to
36 "induce" customers into services conditioned
37 on termination liability.

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1 Because the termination charges have a scope
2 that extend throughout Tennessee, my opinion
3 is that the CLECs are fundamentally impaired.
4

5 In my opinion the threading of termination
6 charges throughout the incumbent's commercial
7 instruments qualifies as an exceptional
8 economic barrier, one that meets the FCC's
9 directive in para. 503 of the TRO.
10

11 Also, in my opinion, the threading of
12 termination charges throughout the incumbent's
13 commercial instruments qualifies as an
14 economic barrier, causing the CLECs to be
15 unable to meet the FCC's directive in para.
16 499, that CLECs "...should be capable of
17 economically serving the entire market, as
18 that market is defined by the state
19 commission." The CLECs cannot serve an entire
20 market economically as long as the incumbent
21 retains the dual ability to induce customers
22 into taking a service while at the same time
23 preventing them from acting on normal economic
24 opportunities that characterize a market when
25 new entrants offer a similar service at lower
26 prices.
27

1 As a general conclusion, my impairment
2 analysis leads me to the opinion that the
3 termination charges specifically triggered
4 when a customer breaches a tariff arrangement
5 or a contract to take service from a CLEC
6 utilizing UNEs is an economic barrier contrary
7 to FCC's rule § 51.309:
8

9 *"Use of unbundled network elements.*

10
11 *(a) Except as provided in § 51.318, an incumbent LEC
12 shall not impose limitations, restrictions, or requirements
13 on requests for, or the use of, unbundled network
14 elements for the service a requesting telecommunications
15 carrier seeks to offer."*

16
17 **Q_65.** **Do you recommend any changes in the incumbent's
18 tariffs and long term contracts involving mass
19 market customers?**

20
21
22 **A_65.** Yes. In my opinion the incumbent's tariffs and
23 long-term contracts should readily communicate
24 the FCC's customer-designation for the
25 customers involved. If the tariffs and
26 contracts do not communicate the FCC's
27 customer designations, regulatory authorities
28 and other interested parties will have a
29 difficult task identifying mass market
30 customers, masking their identity and removing
31 them from the pool of potential customers who
32 could one day be CLEC customers.
33

34 Also, the FCC's customer designations should
35 be not just in the long-term contracts for
36 Local Exchange Service but also volume and
37 term contracts or other contracts where
38 multiple locations are involved.

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1
2 In my opinion as an economist, to the extent
3 the incumbent's tariffs and contracts do not
4 reflect the FCC's customer designations, the
5 tariffs and contracts are inconsistent with
6 the FCC's policies aimed at substituting a
7 competitive market for one that traditionally
8 has been regulated.
9

10 **Q_66.** What is your opinion regarding any regulatory
11 decision committing CLECs to a UNE-L entry
12 mode?

13
14 **A_66.** My opinion regarding such a decision is that
15 it address the harmful effects of termination
16 charges and defer transitioning the CLECs to a
17 UNE-L entry mode "until the impairment...no
18 longer exists," as provided for in the TRO.
19

20 This concludes my testimony at this time.
21

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12/00 Release. As of 6/30/00 LCOM1200 PDF (1,672K)

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08/99 Release. As of 12/31/98 [Text in the ZIP file is in WordPerfect 5.1 format] LCOMP99-1 PDF (146K) or LCOMP99-1 ZIP (412K)

12/98 Release. As of 6/30/98 [Text in the ZIP file is in WordPerfect 5.1 format] LCOMP98 PDF (1,526K) or LCOMP98 ZIP (589K) The maps that appear in the report as Charts 4.4 and 4.7 are contained in a separate file LCOMP98M PDF (5,771K)

Miscellaneous data from FCC Form 477. This section contains miscellaneous data not summarized elsewhere Form 477 data are as of June 30 and December 31

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Holding Companies Filing Form 477 *

(Reporting Data as of June 30, 2000)

	Broadband Part I	Local Exchange Part II	Mobile Wireless Part III
@Link Holdings, Inc.	X		
3 Rivers Telephone Cooperative, Inc.		X	
Ace Telephone		X	
Adelphia		X	
Advanced Tel, Inc.		X	
Advanced TelCom Group, Inc.	X		
Alaska Communications Systems Holdings, Inc.		X	
Allegiance Telecom, Inc.		X	
ALLTEL Corporation	X	X	X
American Cellular Corporation			X
Arvig Enterprises, Inc.		X	
AT&T Corp.	X	X	X
Atlantic Telephone Membership Corporation		X	
ATX Telecommunications Services, Ltd	X	X	
Beehive Telephone Co.		X	
Bell Atlantic Corporation	X	X	
BellSouth Corporation	X	(X)	X
Ben Lomand		X	
Birch Telecom Inc.		X	
Bishop Communications Corporation		X	
Bixby Telephone Company		X	
Blackwater Cellular Corporation			X
Bledsoe Telephone Cooperative, Inc.		X	
Block Communications, Inc.	X	X	
Blue Star	X		
Board of Water, Electric and Communications	X		
Brandenburg Telephone Company	X	X	
Brindlee Mountain Telephone Company		X	
Broadview Networks, Inc.		X	
Broadwing, Inc.	X	X	X
Bulloch County Rural Telephone Cooperative, Inc.		X	
Business Telecom, Inc./BTI Telecom Corp.		X	
Cable One, Inc.	X		
Cable Properties Inc.	X		
Cal-One Cellular LP.			X
Cameron Communications Corp.		X	
Canby Telephone Association	X	X	
Cascade Utilities, Inc.		X	
Cass County Electric Cooperative, Inc.	X		
Cavalier Telephone, LLC	X	X	
Cellular Mobile Systems of Saint Cloud			X
Cellular Network Partnership			X
Cellular XL Associates, L.P.			X
Celulares Telefónica, Inc.			X
Centennial Cellular	X	X	X
Century Telephone Enterprises, Inc.	X	X	X
CFW Communications Company	X	X	X
CGKC&H Rural Cellular Limited Partnership			X
Charter Communications	X		
Chester Telephone Company		X	

* Includes carriers that were required to file as well as those that voluntarily filed.

Holding Companies Filing Form 477 *

(Reporting Data as of December 31, 2002)

	Broadband Part I	Local Exchange Part II	Mobile Wireless Part III
3 Rivers Telephone Cooperative, Inc.	X	X	X
Access Integrated Networks, Inc.		X	
Ace Telephone	X	X	
Adams Telephone Co-Operative	X		
Adelphia	X	X	
Advanced Tel, Inc.	X	X	
Agri-Valley Communications, Inc.			X
airBand Communications, Inc.	X		
Alaska Communications Systems Holdings, Inc.	X	X	X
Alaska Power & Telephone, Inc	X	X	
Allegiance Telecom, Inc.	X	X	
Allendale Telephone Company	X		
Alliance Communications Cooperative, Inc	X		
ALLTEL Corporation	X	X	X
Alma Telecom, Inc.	X		
Alpine Communications, LC	X		
Altrio Communications, Inc.	X		
AMA Wireless L.L.C.	X		
Amarillo CellTelCo	X		X
American Cellular Corporation			X
AOL Time Warner	X	X	
Armstrong Utilities, Inc.	X		
Arrival Communications, Inc.	X	X	
Arvig Enterprises, Inc.	X	X	
Ascendtel, LLC	X		
AT&T Corp.	X	X	
AT&T Wireless Services, Inc.			X
Baraga Telephone Company	X		
Beaver Creek Cooperative Telephone Company	X		
Beehive Telephone Company, Inc.			
BellSouth Corporation	X	X	
Bén Lomand	X	X	
Bend Cable Communications, LLC	X		
Benton Ridge Telephone Company	X		
Birch Telecom, Inc	X	X	
Bishop Communications Corporation			
Bixby Telephone Company	X	X	
Blackfoot Telephone Cooperative, Inc	X	X	
Block Communications, Inc	X	X	
Blue Earth Valley Communications, Inc.			
Brandenburg Communications Corporation	X	X	
Broadwing, Inc.	X	X	X
Business Telecom, Inc (BTI)/BTI Telecom Corp.			
Cable & Communications Corporation	X		
Cable One, Inc.	X		
Cable Services, Inc.	X		
Cal-One Cellular LP.			X
Calaveras Telephone Company	X		
California RSA #3 Ltd Prtnrshp			X
Cameron Communications, L.L.C.	X	X	
Canby Telephone Association	X	X	
Cannon Valley Communications, Inc	X	X	
Carson Communications, LLC	X		
Cascade Utilities, Inc.	X	X	
CAT Communications International, Inc.			

* Includes all carriers that were required to file as well as those that voluntarily filed.

End User Switched Access Lines In Tennessee

June 30, 2003

	Incumbents	CLECs
Total Customers	3,042,739	346,060
Mass Market Customers	2,555,901	124,582

Source:

Local Telephone Competition:

Status as of June 30, 2003

Tables 6 and 11

Prepared By

FCC Industry Analysis and Technology Division

Wireline Competition Bureau

December 2003

www.fcc.gov/wcb/stats

Incumbent's Tariffs With Termination Liability				
Tariff Cite	Tariff Page	Business/Residential	Effective Date	Termination Language Present?
A13.91 2 A 4	96	Residence	07/01/02	Yes
A13 90 1.A 6	(1) 78	Business	08/10/00	Yes
A13 90 2 A.6	(1) 79	Business	08/10/00	Yes
A13 90 3.A 6	(1) 81	Business	11/09/00	Yes
A13.90 5 A 5	(3) 83	Business	10/30/02	Yes
A13 90.6.A 6	(1) 85	Business	05/03/02	Yes
A13 90.8 A 6	(1) 88	Business	03/29/02	Yes
A13 90 10.A.4	(1) 90	Business	05/19/02	Yes
A13 90 12 A.11	93	Business	06/26/02	Yes
A13.90.14 A 6	94 3	Business	07/01/02	Yes
A13 90 15 A 6	94 4	Business	07/01/02	Yes
A13 90 16 A.6	94.5	Business	07/29/02	Yes
A13 90 19 A.5	94 9	Business	09/30/02	Yes
A13.90 20 A 4	(1) 94 10	Business	01/02/03	Yes
A13 90 22.A 4	(1) 94.12	Business	04/01/03	Yes
A13 90 23 A 7	(1) 94 13	Business	07/18/03	Yes
A13 90 24 A 3	94 15	Business	01/02/03	Yes
A13.90 25 A 5	(2) 94 16	Business	05/03/03	Yes
A13 90 26.A 7	(1) 94 17	Business	04/02/03	Yes
A13 90 32 A.3	94 23	Business	04/01/03	Yes
A13 90 38 A 7	94 29	Business	08/25/03	Yes
A13 90.40 A 9	94 31	Business	07/01/03	Yes
A13 90 41 A.11	94 32	Business	07/01/03	Yes
A13.90 42 A 11	94 33	Business	07/01/03	Yes
A13 90 43 A 9	94 34	Business	07/01/03	Yes
A13 90 44 A.11	94 35	Business	07/01/03	Yes
A13.90.45 A 10	94.36	Business	07/01/03	Yes
A13 90 46 A 12	94 38	Business	07/29/03	Yes
A13 90.47 A 22	94.40	Business	08/20/03	Yes
A13 90 49 A 14	94 43	Business	10/01/03	Yes
A13 90.50 A 14	94 44	Business	10/01/03	Yes
A13 90 51 A.15	94 45	Business	10/01/03	Yes
A13.90 52 A.18	94 47	Business	10/01/03	Yes
A13.90 53 A.13	94.48	Business	10/01/03	Yes
A13.90.56 A 14	94 52	Business	10/01/03	Yes
A13 90.57 A.13	94 53	Business	10/20/03	Yes
A13 90 58 A.13	94 54	Business	11/17/03	Yes
A13.90.59 A.11	94 56	Business	12/08/03	Yes
A13 90.61.A 6	94 58	Business	01/02/04	Yes
A13 90 62 A.14	94 60	Business	01/02/04	Yes
A13 90 63 A 13	94 62	Business	01/02/04	Yes
A13 90 64.A 13	94 63	Business	01/02/04	Yes
A13 90 65 A 14	94 64	Business	01/02/04	Yes
A13 90 66.A 13	94 65	Business	01/02/04	Yes
A13 90 68.A 13	94 67	Business	01/02/04	Yes
A13 90 69.A.13	94 68	Business	01/02/04	Yes
A13.90 70.A 13	94 69	Business	01/02/04	Yes
A13.90.71 A 15	94.70	Business	01/02/04	Yes

Long-Term Contracts For Local Service
June 2002 - November 2003

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Incumbent's LongTerm Local Exchange Contracts						
Date Signed	TRA Tariff #	Item Description	Customer	Term (Months)	Service	CLEC UNE Access Triggers Termination Fees?
06/21/02	2002262	Bell, CSA TN02-D999-00	Southern Pipe and Supply Co , Inc	24	Local Exchange	No
09/20/02	2002341	Bell, CSA TN02-E759-03	Belk Store Services	24	Local Exchange	Yes
09/09/02	2002359	Bell, CSA TN02-C925-00	The Fresh Market, Inc	24	Local Exchange	Yes
09/09/02	2002444	Bell, CSA TN02-C921-00	The Fresh Market, Inc	24	Local Exchange	Yes
10/16/02	2002445	Bell, CSA TN02-L292-00	The Fresh Market, Inc	24	Local Exchange	Yes
04/09/02	200200555	Bell, CSA TN02-8688-00	Pioneer Credit Company	24	Local Exchange	Yes
04/09/02	200200578	Bell, CSA TN02-5146-01	Pioneer Credit Company	24	Local Exchange	Yes
10/15/02	2002580	Bell, CSA TN02-L151-00	Business Opening Solutions	24	Local Exchange	Yes
04/09/02	200200604	Bell, CSA TN02-8692-00	Pioneer Credit Company	24	Local Exchange	Yes
03/07/02	200200661	Bell, CSA TN02-1850-00	Kenny Pipe and Supply	36	Local Exchange	Yes
12/15/02	2003044	Bell, CSA, TN02-N439-01	First National Online Processing, Inc	24	Local Exchange	Yes
11/26/02	2003075	Bell, CSA, TN02-N897-01	First National Online Processing, Inc	24	Local Exchange	Yes
12/13/02	2003139	Bell, CSA TN02-P522-00	InTown Suites	24	Local Exchange	Yes
12/13/02	2003140	Bell, CSA TN02-P634-00	InTown Suites	24	Local Exchange	Yes
01/24/03	2003246	Bell, CSA TN02-N402-02	Cato Corporation	36	Local Exchange	No
02/21/03	2003506	Bell, CSA TN03-1134-01	Adventist Health System/Sun	60	Local Exchange	No
04/11/03	2003587	Bell, CSA TN03-1486-03	Central Parking System	36	Local Exchange	Yes
05/13/03	2003607	Bell, CSA TN03-7596-00	Mori Luggage & Gifts	24	Local Exchange	Yes
06/17/03	2003664	Bell, CSA TN03-9670-00	Dunlap & Kyle Co , Inc	24	Local Exchange	Yes
04/20/03	2003667	Bell, CSA TN03-1381-00	S & K Famous Brands	24	Local Exchange	Yes
06/24/03	2003685	Bell, CSA TN03-A381-01	Downtown Partnership	24	Local Exchange	Yes
06/25/03	2003722	Bell, CSA TN03-A299-01	National Car Wash	36	Local Exchange	Yes
06/30/03	2003735	Bell, CSA TN03-9567-02	Florida Rock Industries	48	Local Exchange	Yes
06/25/03	2003751	Bell, CSA TN03-9942-00	First American Title	24	Local Exchange	Yes
06/25/03	2003752	Bell, CSA TN03-9939-00	First American Title	24	Local Exchange	Yes
06/27/03	2003753	Bell, CSA TN03-9473-00	Lauderdale County	36	Local Exchange	Yes
06/11/03	2003754	Bell, CSA TN03-9178-01	Clark Retail Enterprises	24	Local Exchange	Yes
06/17/03	2003755	Bell, CSA TN03-9138-00	Mohawk Carpet Distribution	24	Local Exchange	Yes
06/30/03	2003781	Bell, CSA TN03-6394-02	Crown Castle USA, Inc	36	Local Exchange	No
07/11/03	2003792	Bell, CSA TN03-A293-01	Central South Distribution	24	Local Exchange	Yes
07/17/03	2003827	Bell, CSA TN03-B486-00	Epley Sales	24	Local Exchange	Yes
07/01/03	2003835	Bell, CSA TN03-5952-02	Walgreen	38	Local Exchange	No
05/08/03	2003861	Bell, CSA TN03-6846-00	Athens Paper Co	24	Local Exchange	No
09/03/03	2003924	Bell, CSA TN03-C695-00	Quick Cash	24	Local Exchange	Yes
09/17/03	2003928	Bell, CSA TN03-C066-01	MidSouth Minority Business	24	Local Exchange	Yes
09/29/03	2003950	Bell, CSA TN03-D204-00	Mapco Express	24	Local Exchange	Yes
08/22/03	2003994	Bell, CSA TN03-A636-02	Synovus Financial Corp	24	Local Exchange	Yes
09/05/03	20031030	Bell, CSA TN03-A411-01	TNT Logistics North America	36	Local Exchange	Yes
09/03/03	20031069	Bell, CSA TN03-D694-00	Morris Property Management	24	Local Exchange	Yes
09/17/03	20031072	Bell, CSA TN03-D307-01	Shoe Show, Inc	36	Local Exchange	No
09/29/03	20031134	Bell, CSA TN02-L109-01	Money Tree	36	Local Exchange	Yes
09/15/03	20031145	Bell, CSA TN03-C568-02	Delta Air Lines	24	Local Exchange	No
09/17/03	20031149	Bell, CSA TN03-E605-00	OSA Crop Marketing	36	Local Exchange	Yes
08/28/03	20031152	Bell, CSA TN03-C979-00	Trans-Carrier, Inc	24	Local Exchange	Yes
09/30/03	20031153	Bell, CSA TN03-B366-00	Security Finance	36	Local Exchange	Yes
09/30/03	20031154	Bell, CSA TN03-B365-00	Security Finance	24	Local Exchange	Yes
09/04/03	20031161	Bell, CSA TN03-D933-00	Gaines Fitness Center	24	Local Exchange	Yes
09/30/03	20031176	Bell, CSA TN03-A848-02	Avaya, Inc	24	Local Exchange	No
08/06/03	20031201	Bell, CSA TN03-6316-01	Kohl's Department Store	24	Local Exchange	No
10/13/03	20031216	Bell, CSA TN03-F474-00	Kohl's Department Store	24	Local Exchange	No
10/17/03	20031223	Bell, CSA TN03-C722-05	Aaron Rents, Inc	24	Local Exchange	Yes
09/09/03	20031224	Bell, CSA TN03-D715-01	KENTEC	24	Local Exchange	Yes
10/28/03	20031226	Bell, CSA TN03-E612-00	Captain D's	36	Local Exchange	Yes
10/28/03	20031227	Bell, CSA TN03-E671-00	Shoney's	36	Local Exchange	Yes
10/24/03	20031234	Bell, CSA TN03-F684-00	County of Lauderdale	36	Local Exchange	No
09/29/03	20031250	Bell, CSA TN03-R554-00	Food Sales, Inc	24	Local Exchange	Yes
10/24/03	20031268	Bell, CSA TN03-G200-00	Enterprise Rent-A-Car	24	Local Exchange	Yes
11/17/03	20031301	Bell, CSA TN03-F986-00	Pennant Food Services	36	Local Exchange	Yes

Long-Term Contracts For Local Service
June 2002 - November 2003

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Calculation of Per Line Termination Charge For Captain D's			
Termination Language:			
Per A4.2.3.2.A and B2.4.9.A.4 the termination charge would be the lesser of:			
(a) the sum of the repayment of discounts received during the service and the repayment of the prorated amount of any waived or charges; or			
(b) six percent (6%) of the total			
Captain D's Contract: Tariff			
Termination Liability if contract canceled after 12 months (36 month)			
under (a) above:			
Tariffed rate:	\$39.70		
Contract rate:	\$22.00		
Savings per month:	\$17.70		
	X 12		
Discount received in prior 12 months	\$212.40		
Non-recurring:			
Contract Prep:	\$391.00		
Line Connection:	\$58.50	This assumes only one line in service	
Total:	\$449.50		
Divided by:	36	(months in contract)	
	\$12.49	prorated amount per month	
	X 24	months voided in contract	
Penalty:	\$299.67		
Discount for prior 12 months:	\$212.40		
Termination Charge under (a):	\$512.07	Total termination charge (without consideration of Touch-Tone Service)	
under (b) above:			
Contract rate per month:	\$22.00		
Contract Length:	X 36		
Total Contract:	\$792.00		
	X 6%		
Termination Charge under (b):	\$47.52	Termination Charge	

SKY V DUS

Building
ort Oglethorpe 30742 866-84
ervice 4810 Alabama Av 37409 821-87
od 821-87
ast Ridge 37412 629-12
15201 Dayton Blvd 875-80
Line 877-43
001 Mountain Creek Rd 37415 877-26
nooga on 37343 874-18
ool 4601 North Terr 37411 622-20
e Nazarene Chattanooga 37416 892-57

ort Oglethorpe 30707 861-58
Baptist Church 843-05
Baptist Church 1 622-21
ist Church 518 Highway 41 891-93
ist Church 37411 866-61
irch East Ridge 485-12
d 3613 7th Av 37407 867-44
mentary School 825-73
e 866-83
tments 621 Memorial Dr 37415 877-12
Chattanooga 37421 622-10
Inc 2255 Center St 37421 899-61
ompany-
l-Electronics 37406 624-44
ents- 37402 756-89
ron Cir 37402 756-92
09 Cameron Cir 37402 756-50
Chestnut St 37450 756-84
633 Chestnut St 37450 756-84
o Columbus Rd 842-70
ip Station 1809 Albemarle Dr Hxsn 843-32

al Mountain 37377 886-33
Day Camp in Chickamauga Ga 30707 706-539-11
Camper Rentals 843-11
ip Jordan Rd East Ridge 37412 490-00
ordan Rd 37412 490-01
oncession Stand 1 37412 892-80
Field 1 East Ridge 37412 499-95
ffice 1 East Ridge 37412 899-60
rd Hrrsn 37341 493-41
e Av 37402 267-12
highway 157 Rsgn Fwn ation 820-11
Rd Chattanooga 37405 664-43
agement Chattanooga 37408 265-71

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Fax Line 265-7879
es Inc engrs- 267-97
66-100
t 37403 265-100
ly 4580 Fire Pink Tr 37415 870-91
Itt Atlys 1200 James Bldg 1 atty 1200 James Bldg 266-82
IRRY J atty neys 03 267-54
atty 1200 James Bldg 266-82
AUL III atty 425-70
e Blvd 821-44
n Lookout Mountain 265-34
412 E 2nd St 37403 629-19
23rd St 37404 472-66
SW Cleveland 37311 622-10
Ringgold Rd East Ridge 37412 867-10
13th Av 37407 899-55

CANVAS AND YARN & CUSTOM FRAMING
See Our Ad at Needwork & Needwork Materials
021 Ringgold Rd E Rdg 37412 622-7077

CAPITAL BANK
Capital Advisors 899-0849
Capital Bank-
Ringgold Branch 101 Alabama Hwy 706 935-2265

CAPITAL BANK-
635 Battlefield Pkwy Fort Oglethorpe 30742 866-1146
Capital Investors Inc 1042 Graysville Rd Chattanooga 37421 296-4201
Capital Toyota Body Shop 108 Honest St 37421 490-0216
Capital Toyota Inc-
Number 1 5808 Lee Hwy Chattanooga 37421 892-0661
Parts Dept 5808 Lee Hwy 37421 892-6574
Capital Adhesives Inc 6720 Heritage Business Ct 37421 892-8687
Capital Wholesale Fence Co Inc 6161 Airways Blvd 37421 855-5548
Capital Windows 4020 Industry Dr 37416 894-6951

Capone & Connolly Agency 877-6445
Capone Wm ins 5251-B Highway 153 37343 877-6445
Capstone Developers LLC 296-3396
Capstone Properties 3804 St Elmo Av 821-7558

Caplain Bobby Byrd Metro Skywatch Traffic 899-5505
Captain D's Restaurants-
108 Gunbarrel Rd 37421 855-5178
108 Husson Pk Hixson 37343 870-4601
108 Battlefield Pkwy Fort Oglethorpe 30742 861-4592
1001 Highway 58 37416 892-3896
1010 Dayton Blvd 877-1227
100 E 23rd St 37404 629-1352

Carabiners Collection Ambue Mall 855-1862
Carabiner Slater Rd East Ridge 37412 855-1862
Carabiner's Quarters Bed & Breakfast Inn 858-0624
Carabard Cir Ft Ogl 887-1000
Caraputo LEONARD M atty 312 Vine St 37403 266-1211

Caronation Association 800 485-5605
Call Free-Dial 1' & Then 800 485-5605
Carpet Masters 1301 Stuart St 37406 624-3527
Carpet Masters Inc 5418 Ringgold Rd E Rdg 37412 899-5003
Carpet Masters Inc II 1410 Joiner Rd Chattanooga 37421 899-2878

See American Cancer Society

Cancer Association 800 562-2623
Call Free-Dial 1' & Then 800 562-2623
Cancer-Lung Research-American Lung Association Of Tennessee 3335 Ringgold Rd East Ridge 37412 629-1098

CANCER MEMORIAL DONATIONS-AMERICAN INSTITUTE FOR CANCER RESEARCH
1759 R St NW Wash DC 20009
Toll Free-Dial 1' & Then 800 843-8114

CANCER RESEARCH INSTITUTE-MEMORIALS & OTHER DONATIONS-

SOUTHEAST CANCER RESEARCH FUND
Toll Free-Dial 1' & Then 800 223-7874

National Cancer Research Fund 681 5th Av New York City Ny 800 992-2623

Bequests Annuities Trusts Other Planned Gifts 800 992-2623

Toll Free-Dial 1' & Then 800 992-2623

Cancer HelpBook 800 992-2623

Toll Free-Dial 1' & Then 800 992-2623

Cancer & Tumor Clinic Of Chattanooga Erlanger Hospital 266-3029

Caracan Mexican Restaurant & Lounge-
1009 Broad St 37408 875-9785

Candlelight House The 515 Spruce St 37404 698-0024

Candlelighters Family Support Group 874-5734

Landler LLC 1001 Airport Rd Chattanooga 37421 485-8036

Candles Werkz 2100 Chamberlain Av Chattanooga 37404 622-9375

Carina Executive 603 Tunnel Blvd Chattanooga 37411 624-8511

Carina World Day Care 1605 E 12th St Chattanooga 37404 629-2124

Carina World Day Care & Learning Center 624-8610

Carina 12th St Chattanooga 37404 267-4496

Candyworks USA Inc 6401 Lee Hwy 37421 894-6467

CANINE COUNTRY CLUB AND CATTERY 892-9184
163 Jenkins Rd 37421

Canon Allison A MD 721 Glenwood Dr 37404 624-2611

Canon Angela G CPA 756-7771

Canon Don A MD ofc 721 Glenwood Dr 37404 624-2611

Canon Eddie stock brok 721 Broad St 37402 752-4751

Canon Equipment 950 Riverside Dr Chattanooga 37403 752-1000

Canon Wade K atty 320 McCallie Av 37402 756-5171

Canon Auto Repair 4112 Ringgold Rd East Ridge 37412 622-6293

Canon's Climate Control Self Storage 894-2564

1476 Highway 58 Chatt 37416 894-1111

Canon's Plumbing Co 488-1111

Canon's Racks & Axles 877-2223

110 Merriman Av Chattanooga 37415 877-2223

Canon's Wrecker & Auto Repair Service 622-6293

412 Ringgold Rd E Rdg 37412 899-2558

Case Rental Harpeth River 855-4961

The Sequatchie 855-4961

Canes Burgers & More 855-4961

476 Ringgold Rd East Ridge 37412 499-0745

Caster Cassandra L MD 8804 Dayton Pke 37379 332-8633

Caster Photography 850 Vine St 37403 756-2681

CANTERBURY PLACE 825 Runyan Dr 37405 875-6723

Carabiners Collection Ambue Mall 899-5505

Carabiner Slater Rd East Ridge 37412 855-1862

Carabiner's Quarters Bed & Breakfast Inn 858-0624

Carabard Cir Ft Ogl 887-1000

Caraputo LEONARD M atty 312 Vine St 37403 266-1211

Caronation Association 800 485-5605

Call Free-Dial 1' & Then 800 485-5605

Carpet Barn The 2403 Dayton Blvd 37415 875-9483

Carpet Center 5330 Ringgold Rd East Ridge 37412 553-1001

Carpet Cleaners The 870-9880

CAR TUNES auto stereo

1948 Northpoint Blvd Hixson 37343

Caraway Stacie L atty 1000 Volente

Caraway Stacie L atty 1000 Volente

Carco Motor Co 1905 E 23rd St 3740

CARD BONDING CO 110 E

Card Monroe Corporation 4936 Ad

Card Paving Co

Card Service Company 10 Dietz Rd I

Carden Zachary F Jr DDS PC ofc 421

Cardias & Vascular Associates

Alexander A Stratienko MD FACC

J Walter Sledge MD FACC

979 E 3rd St 37403 778-7200

CARDINAL HEALTH-MEDICAL PRODUCTS & SVCS 4157 South Creek Rd Chattanooga 37406 624-9944

Cardiovascular Group

See Chattanooga Heart Institute

CARDO APARTMENT HOMES

1001 N Natchez Rd 37405 265-0694

Cardservice International

5932 Pine Grove Tr Chattanooga 37421 855-8725

Cardservice International

5932 Pine Grove Tr Chattanooga 37421 267-4664

Cardsmart 2563 Battlefield Pkwy 37422 858-4349

Care-Call

Care Free Home Center

5902-1/2 Ringgold Rd East Ridge 37412 899-6212

CareChoice

6727 Heritage Business Ct 37421 755-5773

Career Placement Services

6727 Heritage Business Ct 37421 510-8110

CareerPro Resume Services

6908-A Lee Hwy Chattanooga 37421 296-0960

CarMed 6212 Highway 58 Harrison 37341 344-9087

Carestone At Chattanooga

7127 Lee Hwy Chattanooga 37421 899-8133

Cargill Inc Flour Milling Division-

General Information

1 Riverside Ln 37406 698-4431

Grain & Feed Dept 1 Riverside Dr 37406 697-6220

Flour Sales 1 Riverside Dr 37406 697-6257

Customer Service 1 Riverside Dr 37406 697-6201

Cargill Steel & Wire 4011 Breakwater Dr 37343 843-9577

Cagle Brothers Construction 89 Foster Dr Ringgold

4600 Brainerd Rd Chatt 37411 891-8068

CARGON USED AUTO PARTS

4805 Hooker Rd Chattanooga 37407 867-5310

Cari Fabrics 735 Broad St Chattanooga 37402 265-8300

Caribbean Cruise Center

1209 Talt Hwy Signal Mountain 37377 886-2200

Caribbean Holidays 5502 Hixson Pk Hixson 37343 517-7111

Carico Paul H Jr DDS ofc 721 Broad St 756-1540

Carico Paul H III DDS 721 Broad St 756-1540

Caring Choice Women's Center 979 E 3rd St 37403 266-6116

Caring Friends 859 McCallie Av Chattanooga 37403 265-5575

Caring Place The 5730 Highway 58 Hrsn 37341 326-0230

Caris Co 2116 McCallie Av 37404 622-1678

CARIS SALON SERVICES

2116 McCallie Av 37404 622-1678

CARITEN HEALTHCARE

1501 Riverside Dr 37406 778-7799

Cariten WOR X S 1501 Riverside Dr 37406 778-7799

Carl Eric Johnson Inc 118 Lee Parkway Dr 37421 899-5012

Carlisle Heating & Air Conditioning 2501 Glass St 37406 698-5104

Carlocases Worldwide Inc 1810 S Watkins St 37404 477-7772

Carlson Gary S MSP 2125 Northpoint Blvd Hixson 37343 875-3376

Carlton Cards Northgate Mall Hixson 875-5048

Carlton Rusty W CPA 633 Chestnut St 37450 267-4400

Carlton's Auto Clinics 845 Lakeview Dr Rossville 861-0160

Carmack Deborah H est 537 Market Street 37402 755-8830

Carmack Jeffrey 4513 Hixson Pk Hixson 37343 876-8886

Carmichael Dan Construction

1711 Jenkins Rd Chattanooga 37421 894-7460

Carmichael Fred 3021 Broad St 37408 265-2357

Carmike Cinemas City Office

2210 Gunbarrel Rd Chattanooga 37421 855-0970

Carnahan 2100 Hamilton Place Blvd Chattanooga 37421 490-3420

Carnegie Dale Of Chattanooga

100 Cherokee Blvd Chattanooga 37405 267-6280

Carney's 5434 Hixson Pk Hixson 37343 847-0790

Carolina Mountain Water 266-2600

Carol's Beauty Salon 106 McFarland Av Rossville 866-2255

Carol's Beauty Shop 6705 Ballard Dr 37421 892-0868

CAROLYN WILSON CLEANING SERVICE 306 Prater Rd Rossville 891-1420

Carolyn's Florist 4511 Highway 58 Chattanooga 37416 899-4122

Carolyn's Hair Creations

1031 John Ross Rd East Ridge 37412 867-5934

Caronel Christmas Shoppe The

221 River St Chattanooga 37405 266-1234

Carousel Flowers & Gifts 516 Chickamauga Av Rssvl 866-5247

Carpenter Alan 2002 McCallie Av 37404 622-8620

Carpenter Company 104 Santeelah St Chattanooga 37415 876-3456

Carpenter George W atty

707 Georgia Av Chattanooga 37402 756-3646

Carpenter Harry G CPA 2002 McCallie Av 37404 629-7031

Carpenter's Cowboy Church Of Chattanooga

212 W Gordon Av Rossville 858-9900

Carpenters Fringe Benefit Funds 518 Georgia Av 37403 756-7638

Carpenters Local No 74 518 Georgia Av 37403 756-6862

Carpet Barn The 2403 Dayton Blvd 37415 875-9483

Carpet Center 5330 Ringgold Rd East Ridge 37412 553-1001

Carpet Cleaners The 870-9880

CAROUSEL CHRISTMAS SHOPPE

212 W Gordon Av Rossville 858-9900

Carriage Candle Factory Of Chattanooga

5794 Brainerd Rd 37411 757-7111

Carriage Cleaners-

908 Lafayette Rd Rossville 715 Signal Mountain 37405

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Direct Testimony

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SC METALS INCORPORATED

Scrap Buying & Operations-
800 W 19TH ST 37408 756-6070

800 1027 Westbridge Ln Chattanooga 37405 265-6555
800 925 Vine St Chattanooga 37403 756-2044

PSYCHOLOGICAL STUDIES INSTITUTE 1815 McCallie Av Chatt 37404 266-4574

1815 McCallie Av Chatt 37404 266-4574
Psychiatric Group Of Chattanooga 551 Oak St 37403 265-2455

Psychiatric Medical & Counseling Center
720 Gunbarrel Rd 37421 622-8883

720 Gunbarrel Rd By Ms Taylor
Psych Readings By Ms Taylor 855-8953

1019 Brainerd Rd Chattanooga 37411 855-8953
Psychological Studies Institute 266-4574

1015 McCallie Av Chatt 37404 266-4574
PSYCHOLOGY CENTER 870-5650

800 Hixson Pke Chattanooga 37415 870-5650
Public Defender's Office State Of Tennessee 634-6374

800 Cherry St 37402 265-9403
Public Education Foundation 100 E 10th St 37402 265-9832

Public Education Foundation 100 E 10th St 37402 668-2420
Public Education Foundation 100 E 10th St 37402 265-9832

PUBLIC LIBRARY OF CHATTANOOGA-HAMILTON COUNTY 757-5310

PUBLIC STORAGE-Storage Locations-Chattanooga-
1 PRYOR DR 37421 899-1712

6712 Ringgold Rd 37412 899-7381
7822 E Brainerd Rd 37421 899-6094

Hixson-
7015 Gadd Rd Hixson 37343 875-8366

6224 Hwy 153 37343 870-1181
Red Bank

10 Harding Rd 37415 877-8585
For Reservations & Information

Toll Free-Dial '1' & Then 800 447-8672
Public Storage Inc 4255 Cromwell Rd Chattanooga 37421 485-8150

Public Television-Channel 45 4411 Amnicola Hwy 37406 629-0045
Public Welfare Department

See Tennessee State Government Human Services Department
Public Wholesale 10002 Highway 58 Ooltewah 37363 344-4243

Wickett Walter III MD FACC FACP ofc 960 E 3rd St 37403 756-8871

Subs 3829 Hixson Pke Chattanooga 37415 877-9279

PULMONAIRE SERVICE hosp eqpt-
836 MCCALLIE AV 37403 756-7050

Pharmacy 821 McCallie Av 37403 265-3333
800 447-8672

800 447-8672
891 Helps 6815 Shallowford Rd 37421 894-6060

892 Kurt H PA-C 2415 McCallie Av Chatt 37404 624-2696
893 Amy & Go 7527 Middle Creek Rd Hixson 37343 847-4002

894 Impco Inc 1009 South Lee Hwy SW 865 470-4204
895 Pumping Systems Inc 861-1966

896 J Bhutwala
102 Gross Crescent Cir Fort Oglethorpe 30742 861-2325

897 Happy Love Pet Grooming & Supplies
898 3419 Ooltewah Ringgold Rd Ooltewah 238-9680

899 Andy Jonathan DPM 831 Chestnut St Chattanooga 37402 267-6666
900 True Holiness Church Of God 420 N Holly St 37404 622-4667

901 Silk Hair & Beauty Salon
1147 Cemetery Av Chattanooga 37408 756-1479

902 Utility Drinking Water 6137 Airways Blvd 37421 894-0737
903 Euroclean Of Chattanooga LLC 326-3495

904 Earle James Datty 200 Walker St 37421 899-0131
905 Purple Law Firm atlys 200 Walker St 37421-899-0131

906 Purple Mountain Log Homes
200 Walker Rd Chattanooga 37421 899-0131

907 Purple Mountain Log Homes 200 Walker St 37421 899-0131
908 Purple Mountain Log Homes Atty's
200 Walker St Chatt 37421 899-6442

909 Burns Melita 2524 Miller Rd Signal Mountain 37377 886-4228
910 Duray Construction Co Inc-
Office 7014 Pauline Cir Chattanooga 37421 499-6100

911 Bush Hard Lumber Co LLC
4635 N Fairmount Rd Signal Mountain 517-0089

912 Bass N Boots 1514 E 26th St 37407 698-6124
913 'Gittin' On The Ritz 4777 Highway 58 37416 499-4984

914 Ray Larry J ins 241 Signal Mountain Rd 37405 265-8580
915 Ray Larry J Insurance Agency 241 Signal Mountain Rd 37405 265-8580

916 Acura 2131 Chapman Rd 37421 855-5454
Service & Parts Dept 2131 Chapman Rd 37421 855-5463

917 Ray Baker Fire & Safety
SOS Airport Rd Chattanooga 37421 499-5505

918 Ray Buck-Oldsmobile 2809 Walnut Ave Dalton 30721-706 226-5122

**PYE BUICK-OLDSMOBILE**

2809 East Walnut Ave Dalton Ga 30721 706 226-5122

Pye Honda 2704 E Walnut Av Dalton 30721 800 550-9990
Toll Free-Dial '1' & Then**PYE HONDA** 2704 E Walnut Av Dalton Ga 30721

Toll Free-Dial '1' & Then 800 550-9990

**PYE MAZDA** 2131 Chapman Rd 37421 855-5454**PYE MITSUBISHI**

2809 East Walnut Av Dalton 30721 706 226-1616

Pye Nissan 2704 E Walnut Av 37363- Chattanooga Tel No--855-7934

**PYE NISSAN** 2801 E Walnut Av Dalton Georgia 30721

Toll Free-Dial '1' & Then 800 861-8181

PYRAMID RECORDING STUDIO

1208 Lula Lake Rd Lkout Mtn 820-2356

Pyramid Records Group Inc
1208 Lula Lake Rd Lkout Mtn 37340 821-2667Pyramid Southern Mouldings metl stampng
2912 Lakeview Dr Rossville 866-5111

Q

Q-Band 4451 James Ln 37416 622-6562

Q S 1407 E 5th St 37403 265-0930

QVS Inc 238 Industrial Park Dr Soddy-Daisy 37379 332-7195

Qadliard Phil 554 McCallie Av 37402 267-1206

Qdoba Mexican Grill 414 Market St Chattanooga 37402-756-4777

QORE PROPERTY SCIENCES 3903 Volunteer Dr 37416 499-0957

Q-RAC 893-0700

Q's Hair Design 4340 Bonny Oaks Dr Chattanooga 37416 892-0004

Quail Hollow Home Owners Association
3800 Mountain Creek Rd 37415 877-1164

Quaker Oaks Credit Union 4827 Hwy 58 Chat 37416 855-8466

Quala Wash 211 Shipp Av 37410 266-5131

Qualex Photo 1899 Dayton Blvd 875-5283

Quality Auto Glass Trenton 657-3352

Quality Auto Glass 1120 S Cedar South Pittsburg 37380 265-1022

Quality Auto Repair 1512 Wilhoit St Chattanooga 37408 265-7890

Quality Battery 1911 E Main St Chattanooga 37404 629-0613

Quality Cabinet & Countertops
8033 Standifer Gap Rd 37421 894-7820

Quality Carpets 2403 Dayton Blvd 37415 875-9483

Quality Carpets 2403 Dayton Blvd Chattanooga 37415 875-2852

R

R Dayle Mathis Company 3911 Forrest Highlands Dr 37415- 875-5697

R Gipson Clean Up 16 Paulmar Dr Chattanooga 37415 875-5001

R I ti Of Nevada Inc 208 Glenridge Pl Rossville 30741 861-6070

Rw Contractors Inc 2511 E Main St 37404 622-1180

R & B Distributors 332 E 10th St 37403 267-7173

R & B A Inc 8 Ashland Terr 37415 870-3527

RBR Properties 870 Vine St 37403 756-8493

**PYE ACURA**

2131 CHAPMAN RD 37421 855-5454

Service & Parts Dept 2131 Chapman Rd 37421 855-5463

Pye Baker Fire & Safety

SOS Airport Rd Chattanooga 37421 499-5505

Ray Buck-Oldsmobile 2809 Walnut Ave Dalton 30721-706 226-5122

**SCHAERER CONTRACTING CO
INC**

WWW.SCHAERERCO.COM

1720 Sholar Av 37406

698-2426

2-4330	Science Applications International Corp
19-0013	535 Chestnut St 37402
5-0750	Scientific Inspection Technology Inc
2-0766	123 Industrial Park Dr Soddy Daisy 37379
4-0710	Scissorhands Hair & Nail Salon
7-0642	4312 Ringgold Rd East Ridge 37412
3-9222	Scoggins Bobby E 240 Forrest Av 37405
3-9222	Scoggins Chris ms 4419 Highway 58 Chattanooga 37416
5-1100	Scooby Snax & Staff 1210 Taft Hwy Signal Mountain 37377
7-7001	SCORE Federal Bldg 37402
5-0550	SCORE International 5512 Ringgold Rd East Ridge 37412
nne DDS	Scorey George W DVM 907 Ashland Ter Chattanooga 37415
6-8871	Res 1710 Eagle Dr Hixson 37343
5-3876	Children's Telephone 1710 Eagle Dr Hixson 37343
2-4404	Fax Line 1710 Eagle Dr Hixson 37343
1-4204	Schaerer Emil T II ofc 1720 Sholar Av 37406
8-0252	Schaerer E T ofc 1720 Sholar Av 37406
SCHAERER CONTRACTING CO INC	698-2426
SCHEINBERG MARTY MD ofc-	979 E 3rd St 37403
6-8871	756-7860
5-3876	If No Answer Dial 493-6422
2-4404	Schemel Edward F CPA 744 McCallie Ave Chatt 37403
1-4204	Schemel Le Croy-Schemel PC attys
8-0252	744 McCallie Ave Chatt 37403
Schemel LeCroy-Schemel P C	267-9955
8-8995	744 McCallie Ave Chatt 37403
267-9955	

**BRIAN K. SCHENCK DDS
Oral & Maxillofacial
Surgery**

875-4812

Toll Free 1-800-282-2513
P.O. Box 1446
4845-A Hixson Pke
Hixson, TN 37343

I-3513 Schenck Brian K DDS 4845-A Hixson Pke Hixson 37343 875-4812

**KENNETH L. SCHENCK JR DDS
Oral & Maxillofacial
Surgery
Board Certified**

875-4812

Toll Free 1-800-282-2513
P.C. Box 1446
4845-A Hixson Pke
Hixson, TN 37343

I-0002 Schenck Kenneth L Jr DDS PC-
4845-A Hixson Pke Hixson 37343 875-4812
-7961 Toll Free-Dial '1' & Then 800 282-2513
-1179 Res 46 Rock Crest Dr Sgnl Mtn 37377 886-5738

-5100 SCHENCK M M JEWELER
3953 Hixson Pke 37415 877-4011

4764 Schindler Elevator Corp 266-3333
8248 Schindler Elevator Corp Repair & Modernization 910 Creekside Rd Chattanooga 37406 624-9446
2588 Schlabach Larry L MD 979 E 3rd St 37403 266-4764
J075 Schlotzsky's Deli 3399 Amnicola Hwy Chattanooga 37406 629-7884
Schlotzsky's Deli 5616 Brainerd Rd Chattanooga 37411 553-8699
Schmidt Peggy A CPA 6406 East Brainerd Rd 37421 855-5999
Schmits G Michael MD 1 Northgate Park Ln 37351 870-5647
Schmitt Colleen Maclin MD 979 E Third Street 37403 778-7537
Schofield Curtis Rev ofc 5301 Old Hixson Pke Hixson 37343 877-1246
School Tim A 2515 Gunbarrel Rd 37421 899-0782
Scholze Center For Adolescents 911 Pineville Rd 37405 267-6425
3000 School Days Inc 5084 South Terr 37412 499-9439
i556 School Of Fine Arts Of First Baptist Church Of Chattanooga 401 Gateway Av 37402 265-2257
2300 Schools Out 2026 Mack Smith Rd Rossville 891-8408
9440 Schram Ross I III atty 801 Broad St Chatt 37402 756-7000
4668 Schreeder & Associates 6936 Lee Hwy Chattanooga 37421 499-3705
7777 Schubert Eric D MD 2525 Desales Ave Memorial Path Lab 37404 629-7688
6262 Schulman Barry DPM 4308 Brainerd Rd 37411 698-1966
Schulman Richard A atty 537 Market St 37402 756-7117
7886 Schulman Ronca & Bucuvalas Inc 5704 River Glade Dr 37416 326-0878
Schulten Jackie Judge Courthouse 209-7393
9887 Schultz & Associates CPA's 6310 Bonny Oaks Dr 37416 899-1130
9836 Schwab Charles & Co Toll Free-Dial '1' & Then 800 435-4000
9711 SCHWALL WILLIAM G atty MacLean Bldg 37402 267-4561
5205 SCHWAN'S FINE FOODS Toll Free-Dial '1' & Then 888 724-9267

9809 Schwans Sales Enterprises 4280 Bonny Oaks Dr 37406 624-0323
9035 Schwartz Harold A atty 1100 Sun Trust Bank Bldg 425-7000
Schwerman Trucking Co 1111 Hamill Rd 37410 821-8771
1828 Scidmore Noel MD 2333 McCallie Ave 37404 493-1690

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Science Applications International Corp	870-0487
535 Chestnut St 37402	855-9536
Scientific Inspection Technology Inc	Se 1400
123 Industrial Park Dr Soddy Daisy 37379	beber
Scissorhands Hair & Nail Salon	1751
4312 Ringgold Rd East Ridge 37412	979
Scoggins Bobby E 240 Forrest Av 37405	gars
Scooby Snax & Staff 1210 Taft Hwy Signal Mountain 37377	Court
SCORE Federal Bldg 37402	1751
SCORE International 5512 Ringgold Rd East Ridge 37412	Self
Scorey George W DVM 907 Ashland Ter Chattanooga 37415	Sel
Res 1710 Eagle Dr Hixson 37343	En
Children's Telephone 1710 Eagle Dr Hixson 37343	Sekisu
Fax Line 1710 Eagle Dr Hixson 37343	Self
SCOTCHIE SCOTCHIE & ASSOCIATES	Self
6081 Shallowford Rd 37421	Select
Scotsman Ice Systems 909 Creekside Rd 37406	Self
Scott & Associates 7902 Cove Ridge Rd Hixson 37343	Self
SCOTT BOOKKEEPING	Self
4706 Brainerd Rd 37411	Self
Scott Brothers Miller Rd Sgnl Mtn 30421	Self
Scott Brown Pressure Washing	Self
Scott Brown Professional Painting & Remodeling	Self
Scott Christine Mabe atty 400 Krystal Bldg	Self
Scott Cycle & ATV 423 Signal Mountain Rd 37405	Self
Scott Dan B Rev ofc 2645 Lafayette Rd Ft Ogl 37042	Self
Res 46 Powder Horn Ln Ringgold 30736	Self
Scott Edgar L Jr MD ofc 1300 E 3rd St 37404	Self
Res 606 Hemphill Cir 37411	Self
Children's Telephone 606 Hemphill Cir 37411	Self
Scott Equipment Company 621 E 11th St 37403	Self
Scott Gary 111 Leggett Rd	Self
Scott Insurance Services	Self
Scott Kathleen R LCSW 6216 Airpark Dr 37421	Self
Scott Memorial Church Of God 1620 Waterhouse Av	Self
Scott Ramona F CPA 6136 Shallowford Rd Chatt 37421	Self
Scott Scott & Associates 204 Buena Vista Dr 37404	Self
Scott Textiles 401 Barnhardt Cir 30742	Self
Scott Tony E DDS ofc	Self
Suite 4600-Eastgate Center	Self
5720 Uptown Rd 37411	Self
Res 3027 Laurel Cove Ln Signal Mountain 37377	Self
Scott W D Company	Self
Scott W D Co Inc 3713 N Hawthorne St Chattanooga 37406	Self
Scottish Rite Bodies Of Chatta A & ASR	Self
1345 Hickory Valley Rd 37421	Self
Scottrade 827 Chestnut St Chattanooga 37402	Self
Scott's Drain & Sewer Sv	Self
SCOTT'S FURNITURE COMPANY	Self
1650 South Lee Hwy SW Clvd 37311	Self
CHATTANOOGA TEL NO 266-7777	Self
Scott's Lawn Service 4121 Hixson Pike 37415	Self
Scott's Carpet Service	Self
1304 Park Forrest Dr Ft Oglethorpe GA 30741	Self
Scotty's Carpet Service	Self
Scouten Scott B CPA 633 Chestnut St 37450	Self
Scrapbook Heaven 5741 Highway 153 Suite A Hixson 37343	Self
Scrapbooking 7610 Hamilton Park Dr 37421	Self
Screen Industry Art	Self
214 Industrial Park Dr Soddy Daisy 37379	Self
Screen Knits Manufacturing & Printing Co	Self
6218 Dayton Blvd Hixson 37343	Self
Scripton Communications LLC	Self
See Skrypton Communications	Self
Scrub's 5406 Murphy Rd 37416	Self
Scrubbs Daycare & Learning Center	Self
1200 N Holtzclaw Av 37406	Self
SCRUGGS OSCAR D III DDS	Self
3817 Brainerd Rd 37411	Self
Res 116 Rolling Hills Dr Hixson 37343	Self
Scrubbs Steven A CPA	Self
1317 Hickory Valley Rd Chattanooga 37421	Self
Fax Line 1317 Hickory Rd Chattanooga 37421	Self
Scrubbs Sue Ellen attys 801 Broad St Chatt 37402	Self
Scrubples 6503 Slater Rd East Ridge 37412	Self
SE Fit 218 N Howell Ave Chattanooga 37411	Self
SE TN Workforce Dev 701 Hooker Rd Chattanooga 37410	Self
Sea Palace Chinese Restaurant 2115 Gunbarrel Rd 37421	Self
Sea Ray Boats 3001 Kings Point Rd 37416	Self
Seaboard Farms Of Chattanooga Inc	Self
Note: After 4:30 PM & Before 8:00 AM Saturdays Sundays & Holidays Call As Follows	Self
Processing Plant	Self
Shipping Clerk	Self
Dispatch 940 Wauhatchie Pke 37419	Self
Feed Mill 940 Wauhatchie Pke 37419	Self
Sales 414 W 16th St 37408	Self
Live Hall	Self
Seabolt Field 3978 Boynton Dr Ringgold Ga 30736	Self
886-6688	Self
SEABORN COMMERCIAL REFRIGERATION INC	266-2828
2500 Dodds Av 37407	266-2828
See Co Inc 6020 Pinehurst Av	266-2828
See Co Inc 6020 Pinehurst Av Chattanooga 37421	266-2828
Seal Jackson W atty 320 McCallie Av 37402	266-2828
Seal Jimmy L atty	266-2828
Seal Molly R MD PC	266-2828
1042 E 3rd St 37403	266-2828
Res 22 Shoal Creek Falls Sgnl Mtn 37377	266-2828
SeAnn Portraits 6200 Building Chatt 37363	266-2828
Search Advisors 6466 East Brainerd Rd Chattanooga 37421	266-2828
Searchers Investigation 1010 Market St Chattanooga 37402	266-2828
Searchlight Promotions 4548 Brainerd Rd 37411	266-2828
See DataSafe	266-2828

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ORD-SIGNAL

AREA

FORD RETIREMENT CENTER

894-24

Springs Car Wash

Valley Rd Chattanooga 37421

894-16

Village Quick Stop

Village Village Dr 37421 510-9607

ions Inc 127 Jordan Dr Chattanooga 37421 894-5424

Ceutical LLC

Blvd Chattanooga 37415 874-0388

Urles D 1440 Crawford Rd 37421 899-1155

Rpt & Restoration 875-9011

Rpt & Restoration

View Chattanooga 37421 490-1202

ating & Cooling LLC 2811 8th Av 37407 648-0522

ig S MD PC 2205 McCallie Av 37404 698-2435

rucking Inc 1621 Happy Valley Rd Rossville 866-6832

taurant 5611 Ringgold Rd East Ridge 37412 899-7917

ering Delicatessen & Gifts 37402 266-3669

partment 723 Cherry St 37402 266-3660

Baskets 3914 St Elmo Ave Chattanooga 821-0101

Fatty 280-3329

nia Anneatty 1000 Volunteer Bldg 785-8212

n Daycare 785-8215

wood Dr Chattanooga 37416 296-9933

ENTECOSTAL DELIVERANCE

I OF GOD 48th St 37407 867-6023

TH ST 37407 867-7088

ith St 867-7803

t Day Center

on Av Chattanooga 37404 698-2611

sociates 5102 Highway 58 Chattanooga 37416 892-2111

d C MD

s Ave Memorial Path Lab 37404 629-7688

Lins 7401 East Brainerd Rd 37421 899-8806

Health 858-7864

Gins 6550 Old Dayton Pke At Highway 153 843-3300

v View Lnd Sdy-Dsy 37379 332-1100

cial Service 752-4300

e Center Inc

gham Hwy Chattanooga 37419 821-2983

TIRE & ALIGNMENT

ngs Hwy 37419 821-8107

Imaging

ic Hwy Chattanooga 37409 821-0022

hine & Welding Inc

Rd Chattanooga 37410 821-1993

ence Judge County Courts Building 209-7660

est Ln Hixson 37343 875-2921

ence Judge County Courts Building 209-7780

METAL SYSTEMS/INTERSTATE

PIPE 2708 Hickory Valley Rd 37421 892-1102

t G CPA 633 Chestnut St Chatt 37450 266-4466

s 2501 S Hickory St 624-4444

uley aty

t St Suite 1800 Chatt 37450 209-4168

nifications 5113 Highway 58 37416 855-3435

ne MD

lvd 37411 493-2100

AC 2424 E 3rd St 37404 629-1421

atty 1110 Market St Chattanooga 37402 756-5034

e Investors

nd Ln Chattanooga 37421 894-2600

OTT M 1100 Suntrust Bank Bldg 425-7000

ign & Construction

n Place Blvd Chattanooga 37421 892-7852

id More 4738 Highway 58 Chattanooga 37416 894-9575

739 Ashland Ter 37415 877-0812

s Hair Studio

d Rd East Ridge 37412 899-6762

s byt salon 4105 Norcross Rd Hixson 37343 877-9555

ment Co 11 Peak St 37405 756-0130

keeping & Tax Service 2225 Dayton Blvd 877-3226

ry 1920 S Greenwood Ave Chatt 37404 698-5678

nd Air Conditioning Contractors National

t East Tennessee Chapter

Av Chattanooga 37402 266-0500

Workers Local Number 5 Of East Tennessee

er Dr 37416 499-0408

CPA 756-7771

J CPA 5751 Uptain Rd 37411 855-0700

ique 3607 Ringgold Rd East Ridge 37412 624-6747

ce 1120 Baldwin St 37403 265-6609

D 2107 Legette Rd Sale Ck 37373 332-4391

a A CPA 894-9877

etree Shop 2811 E 49th St 37407 867-2171

NSURANCE-

d Rd 892-6786

, Blvd 37421 892-6489

bbby- 899-0148

wy 37421

Pke 37415 875-4503

ob E Jr 4830 Highway 58 Chattanooga 37416 899-9142

ob E Sr 4830 Highway 58 Chattanooga 37416 899-9142

uction Co Inc

n Pke Hixson 37343 842-1507

ev 2625 N Chamberlain Av 37406 629-7907

cape & Supply 842-9708

Pke Hixson 37343 842-9708

I N MD PLLC ofc 979 E 3rd St 37403 778-7036

Dial 493-6463

DENISE Q OD ofc

ld Pkwy Fort Oglethorpe 30742 861-7166

ust Church 1724 Chickamauga Loop 37421 892-5219

T Elementary School 37421 855-2611

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Direct Testimony

Schedule 4

Page 5 of 20

NOOGA BUSINESS

3049 Shomaker & Company 4220 Dayton Blvd Chattanooga 37415

Shoney's Restaurants- 2318 Shallowford Village Dr Chattanooga 37421

5233 Highway 153 Hixson 37343

6515 Ringgold Rd East Ridge 37412

712 Battlefield Pkwy Fort Oglethorpe 30742

Shook & Fletcher Insulation Co 5918 Quintus Loop Rd

Shoot The Works

Shop Rite-

Main Ofc 55 Hannah Way Rossville 30741

Store Number 3 Ringgold Georgia

Shores Bill Picture Frames Fax Line

716 Cherry St Chattanooga 37402

Shoreshine Ministries Cleveland Tn

Short Bruce MD-

1809 Gunbarrel Rd 37421

Showalter Chiropractic Center

5121 Doltewahl Ringgold Rd

Showalter Dr Ted D'C

8106 Standifer Gap Rd Chattanooga 37421

Showcase Jewelers 201 Northgate Mall 37415

Showcase TV & Appliance Rental 3515 Rossville Blvd

Showher Doors & More 7310 Flannigan Ln Hixson 37343

SHOWTIME EVENT RENTALS INC

2314 Bliss Av 37406

Showtime Home Improvement LLC

Shradler Security & Locks

844 S Germantown Rd East Ridge 37412

ShredPro Document Shredding 1010 Georgia Av 37402

Shrine Temple 1000 Alabhamia Dr 37421

Shrop Construction Co 3605 Rogers Road 37411

Shuck Edwin H III MD

2341 McCallie Ave Plaza 3 Suite 305 Chattanooga 37404

Res 274 Frontier Bluff Rd Lkout Mtn

Shuck Edwin H Jr MD Memorial Medical Bldg West

Res 1103 Gnome Tr Lkout Mtn 30750

Shuck Susan M MD FACOG 2051-A Hamill Rd Hixson 37343

Shuford's Smokehouse 924 Signal Mountain Rd 37405

Shull John A MD 929 Spring Creek Rd Chattanooga 37412

Shumacker Bonding Co 615 Walnut St 37402

Shumacker Jean 615 Walnut St 37402

Shumacker & Thompson PC attys-

One Park Place-Suite 103

2030 HAMILTON PLACE BLVD 37421

Shumacker Witt Gaither & Whitaker 1st Tennessee

Shumacker Witt Gaither & Whitaker PC attys-

1st Tennessee Bank Bldg Chattanooga

Shupe Carboni & Associates

6025 Lee Hwy Chattanooga 37421

Shuster Larry D MD 979 E 9th Street 37403

Shutter Shoppe

Shuttle Park North 215 Broad St 37402

Shuttle Park South 1398 Market St 37402

Sibert Chamise S 633 Chestnut St Chattanooga 37402

Sickroom Service 2400 McCallie Av 37404

Side Rite Vinyl Siding Sales & Installation

Side Street Auto 5351 Ringgold Rd E Rdg 37412

Sidermesters

Sidepockets Billiard Club 4815 Highway 58 37416

Sidelrips Internet Services Inc

Sidewinders 2819 Cummings Hwy Chattanooga 37419

Siding Factory Inc The 5304 Ringgold Rd East Ridge 37412

Siding & Window Supply 6242 Perimeter Dr 37421

SIECO

Siemens-

Siemens Energy & Automation Inc-

Sales Office 651 E 4th St 37403

24 Hr Emergency Service

Toll Free-Dial '1' & Then

Siemens Building Technologies Inc

6125 Heritage Park Dr Chattanooga 37416

Siemens Information And Communication Networks Inc-

24 Hour Customer Support Center

Toll Free-Dial '1' & Then

Siemens Westinghouse 651 E 4th St Chattanooga 37403

SIENKNECHT CHARLES W MD

605 Glenwood Dr 37404

Sierra Wholesale 800 McFarland Av Rossville

Sierra West Bank 430 Chestnut St 37402

Siesta Inn 3210 S Broad St Chattanooga 37402

Sigma Kappa Sorority 608 Palmetto St 37403

Sign-A-Rama-

3509 Ringgold Rd East Ridge 37412

Sign-A-Rama 4300 N Access Rd 37415

Sign-Rite Inc 307 10th Chickamauga Ga

Sign Systems & Design 1028 Signal Mountain Rd 37405

SIGN WORKS 216 Waheela Dr 37404

Signal Art 117 Norwell Dr Signal Mountain 37377

Signal Auction & Realty E Ducker Rd Signal Mountain

Signal Auto Parts Inc 601 Signal Mountain Rd 37405

SIGNAL CENTERS-

Families First

Hope VI 1817 Dodds Av 37404

109 N Germantown Rd 37411

Adult Services

Children's Services

Supported Employment Services

The Parents Place 2300 Bailey Av 37404

Child Care Resource Center 2300 Bailey Av 37404

Assistant Technology Center

Tddy-

Family Day Care Home Food Program

1005 Ridgeway Av Signal Mountain 37377

Signal Crest Preschool

1005 Ridgeway Av Signal Mountain 37377

Signal Crest United Methodist Church

1005 Ridgeway Av Signal Mountain 37377

Signal Data 701 Dodds Av 37404

Signal Data Online 701 Dodds Av 37404

Signal Enterprises Inc 3449 Brainerd Rd 37411

SIGNAL INDU

PRODUCTS

Excavating 1701 Holl

Financial Partners

430 Chestnut St Chattanooga

Heating & Air Cond

894-501-1100 Haywood Av 37415

Cowart Chattanooga

Machine Co 883 Old I

Machine Company 8

Mobile Courts 930 Si

Mountain Adopt-A-

Mountain Athletic C

Mountain Auto Sale

Mountain Cement C

Mountain Church Of

Mountain Dr 1201 Suck

AREA CODE 865

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 Schedule 4
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Iar Club 7600 Kingston Pke Knoxville 37919 69
 ler Girls 131 E Young High Pke Knoxville 37920 60
 in's 400 Neyland Dr Knoxville 37902 62
 in's restrnt
 Knoxville 10200 Kingston Pke 37922 67
 River 400 Neyland Dr 37902 67
 Loudon Marina 4550 City Park Dr Lnor Cty 37772 98
 Len Hill 1515 Kingston Pke 37919 67
 uet & Catering-On The River 400 Neyland Dr 37902 67
 under Girls 58
 Express Lube 2211 Cumberland Av 37916 540-1571
 nia Casualty Management Corporation 540-1571
 Mable Couch Way Knoxville 690-1217
 nia Concept-
 leane Hill Dr 37919 588-3500
 leane Hall Dr 37919 588-9999
 nia Concepts 410 E Magnolia Av Knoxville 37917 546-1396
 nia Concepts 5307 N Broadway 37918 688-2606
 nia Nails 7600 Kingston Pke 37919 693-1199
 nia Tans 9335 Kingston Pke 37922 531-8110
 ly's 119 Broadway E Lenoir City Tn 986-3346
AWAY BUILDING PRODUCTS INC
 Mynders Av Knoxville 37921 523-0424
 y Kitchen & Bath 2741 Mynders Av 37921 523-0424
 Walker Construction Co 9421 Lyston Rd 922-7407
DWAY OIL COMPANY 588-9861
 y's Lamps Shades Gifts Antiques-
 ngton Pke 37919 588-0684
ARY BAPTIST CHURCH
 Kington Pke 523-9419
 Baptist Tabernacle 1734 Dick Lonas Rd 584-0384
 Chapel Of Knoxville 584-0384
 Alcoa Hwy Knoxville 37920 609-1385
 David MD 611 Morganton Square Dr Maryville 37801 982-7711
 ustom Canvas Shop 8900 Valgo Rd 37920 573-2804
 Care Centers Inc 103 Donner Dr Oak Ridge 37830 481-3972
LOT LIMOUSINE 577-6718
 Music-
 own Mall 690-4374
 Music Inc 3070 N Mall Rd Knoxville 37924 521-7329
O FAMILY HAIR CARE CENTER
 oker Av 37917 524-0895
 amily Hair Center KNOXVILLE Tel No 637-2787
**RON & BARKEY COMPANY-
 STRIAL-ELECTRICAL-ELECTRONICS**
 Shoppers Ln Knoxville 37921 524-1206
 Ronald CPA 602-2000
 e Boys & Girls 108-A Hayfield Rd Knoxville 37922 693-3777
 bbb 9800 Webb School Dr 37923 693-0011
 Cunningham Laser Center
 Weisgarber Rd Knoxville 37909 588-3937
 Cunningham Laser Vision Center-
 isgarber Rd 588-3937
 Cunningham Laser Vision Center 584-7152
 Cunningham & Taylor PLLC 584-0905
 Weisgarber Rd Knoxville 37909 584-1358
 Cunningham & Taylor PC
 Neisgarber Rd 37909 584-0905
 David DDS-
 apman Hwy 573-3636
 swer Dial 573-8948
 ters Ln 689-5769
 & Dawson attys 100 W Summit Hill Dr 37902 525-7113
 Dental Care 11556 Chapman Hwy Seymour 37865 573-3636
 Dental Care 3016 Sanders Ln 689-5769
 Don ofc 8330 Kingston Pke 37919 693-0610
 Ed Development 5909 Echo Dr 37919 588-8078
 Eric PE engr 691-6482
 Jess D atty 100 W Summit Hill Dr 37902 525-7113
 John Wilson 9430 Park West Blvd 37923 690-0810
 John Wilson 693-6065
 k West Blvd Knoxville 37923 546-5481
 John Wilson MD-
 Professional Bldg 583-3551
 we Dial 525-4088
 Juanita 6815 Dorchester Dr 37909 584-7364
ELL KEVIN S MD
 apman Hwy Seymour 37865 577-4836
 Douglas aty 1801 1st Tn Plaza 525-4600
 Morris D MD
 Newland Prof Bldg
 el Av 37916-
 etter J MD FACP 1932 Alcoa Hwy 37920 637-8812
 hilip D MD 1124 E Weisgarber Rd 37909 584-0905
 kagna Dr 37919 523-6795
ELL ROBERT G & ASSOCIATES
 part Lane 37938 947-5996
 obert R atty 617 Main St 292-2307
 Hickory Hollow Rd 37919 588-0078
 iding Window Roofing Systems
 oadway Knoxville 37917 689-0906
 tation Wine & Spirits
 mpbell Station Rd 966-7122
 ue 573-1344
 illard B MD Tower At Parkwest 37923 690-5263
 illiam E DDS-
 orro Pke 37918 687-8670
 nowdon Dr 37912 688-2544
 ticksboro Pke 37918 687-8635
 own Melanie attys
 ommit Hill Dr 37902 525-7113
 Ceramic Supply 470-8882
ELL'S CHURCH PEW PADDING
 ty Hill Rd Louisville 37777 982-6327

KNOXVILLE BUSINESS

CALENDAR-CARLTON	
Captain D's Seafood Restaurants-Office	2714 Alcoa Hwy Alcoa 37701 970-2071
4320 Chapman Hwy 37920 579-1123	6722 Maynardville Hwy Knox 922-2901
2714 Alcoa Hwy 37701 970-3965	9335 Kingston Pke 37922 694-6036
812 Merchants Dr 37912 689-7735	3121 N Broadway 37917 687-7322
Captain's Deli & Market 7052 Maynardville Hwy	423 922-3983
Captains Galley 522 Patriot Dr Dandridge 37760	397-9387
Car Care Muffler & Shock Centers- 2001 Chapman Hwy	573-0166
8002 Kingston Pke 37919 690-5840	5233 N Broadway 37918 688-0630
5233 N Broadway 37918 688-7272	5600 Clinton Hwy 37912 609-9002
Car City 7518 Chapman Hwy Knoxville 37920	609-1999
Car City LLC 7518 Chapman Hwy	609-1999
Car Color Innovations 1121 N Central St Knoxville 37917	546-0958
Car Colors Plus 281-8960	Car Country 6015 Clinton Hwy 37912 689-1956
Car Credit Company 4301 Clinton Hwy 37912- 800 280-1227	687-7440
Car Credit Company 4301 Clinton Hwy 37912- 800 280-1227	687-7440
Car Depot 7820 Chapman Hwy Knoxville 37920- Toll Free-Dial 1' & Then	450-8800
Car Donation Association	577-1641
Toll Free-Dial 1' & Then	800 485-5605
Car Etc #2 6513 Maynardville Pke Knoxville 37918	688-4417
Car Factory 5515 N Broadway Knox 37918 687-4101	Car One Inc 6100 Chapman Hwy Knoxville 37920- 573-2600
Car Works Of Knoxville 8527 Oak Ridge Hwy 37931	670-9010
Car Works Of Knoxville Auto Sales	670-9010
8527 Oak Ridge Hwy 37931 670-9010	Car World
Carburetor & Performance Specialists	938-3389
2845-A Western Av 37921- Carcon Automotive Air Conditioning	523-3628
5225 70 Highway 70 E Lenoir City Tn	986-3740
Card Mack MEd Mdiv 6300 Deane Hill Dr 37919	558-8642
Cardinal Enterprises Inc 531 S Gay St 37902- 693-2255	971-4680
Cardinal Realty Co 531 S Gay St 37902- 933-3251	971-4680
Cardin's Drive-in 8529 Asheville Hwy Mascot 37924- 9303 Park West Blvd 37923	933-3251
Cardoservice International	691-4850
Cardwell Auto Body 5908 Carter Rd Knoxville 37918	687-6447
Care Plus Home Health Services- Career Employment Options 200 Prosperity Dr 37923	558-8801
Career Focus 1111 N Northshore Dr 37919- 2013 N Broadway 37917	824-2870
CAREER FASHIONS UNIFORM SHOPPE	
Career Focus 1111 N Northshore Dr 37919- 2013 N Broadway 37917	524-0213
Career Media LLC 4301 Kingston Pke Knoxville 37919	584-0171
Careers Unlimited 10325 Technology Dr	522-6440
Caregivers Co- Carey-Limousine	966-4500
Cargo Oil Company Inc- 3124 Alcoa Hwy 37920	688-2255
8212 Chapman Hwy 37920 573-5123	3124 Alcoa Hwy 37920
4439 Western Av 37921 579-4767	8212 Chapman Hwy 37920 573-5123
Cargo And Williams 412 N Cedar Bluff Rd Knoxville 37923- Caribbean Cigar Co 321 Troy Cir Knoxville 37919	524-3304
Caribbean Connection Inc	694-3454
316 Nancy Lynn Ln Knoxville 37919- Carico Distributors	292-0006
Carico Distributors	330-9887
CARIER BRYANT TENNESSEE - Parts- 5900 WEISBROOK LN 37909 558-8002	523-9577
Cariten Assist 9000 Executive Park Dr Knox	531-4500
Cariten Assist 220 Fort Sanders West Blvd Knoxville	531-4500
CARITEN HEALTHCARE	
Main Number- 1420 CENTERPOINT BLVD KNOXVILLE 37932	470-7470
Cariten Assist- 200 Ft Sanders W Blvd	531-4500
Cariten HMO Operations	470-7430
Cariten POS Operations	470-7430
PHP Network Leasing Operations	470-7430
Cariten TPA Operations	470-7430
Cariten-WORxS	670-3000
PHP/Cariten Sales	470-7640
PHP TennCare	470-7440
Cariten Healthcare 220 Fort Sanders West Blvd 37922- Cariten Senior Health Sales	670-3000
Cariten Senior Health Customer Service	670-7780
Cariten Senior Health 1420 Centerpoint Blvd Knox 37932	670-7780
Cariten Works 220 Fort Sanders Westl Blvd 37932	670-7780
Carl Robert R (Rick) atty 6312 Kingston Pke 37919	670-3000
Carlenea's Hair Fashions 1408 Maryville Pke	588-4018
Carl's Salon 3701 N Broadway Knoxville 37917	579-3477
Carlson C Sanford Jr MD- 700 Baptist Medical Tower	687-3736
2001 Laurel Av 37916- Carlson J Michael DO 7211 Wellington Dr Knoxville 37919	632-5577
Carlson Marvin Rev 381 Dominion Cir Cncl 37922	541-3993
Carlson Mike DO 7211 Wellington Dr Knox 37919	675-6270
Carlson Torrey OD West Town Mall 37919	584-5762
Carlson Video Productions	694-7527
Carlson Wagonlit Travel/WTS Inc	687-4964
6701 Baum Dr 37919 584-3611	Village Green Center Farragut
Carlton-Bates Company 1828 Midpark Rd Knoxville 37921	671-4440
Carlton-Bates Company	584-3393
106 Union Valley Rd Oak Ridge 37830	481-3393
Carlton Cards West Towne Mall 37919	470-0766
Carlton Concepts Apartments	2633 Bakertown Rd Knoxville 37931
Carlton Homes 1624 Sales Way Knoxville 37932	691-6000
Carlton Salon Inc 6718 Albunda Dr Knoxville 37919	690-2000
Carlton Scale 7512 Taggart Lane Powell	584-3432
CARLTON SQUARE APARTMENTS	938-5048
4001 Creek Rd Knoxville 37920	

QUALITY-RAZZAK**AREA CODE 865**

Quality Woodworking furniture designers & custom builders 985-8300
 Qualpro Inc 3117 Pellissippi Pkwy Knoxville 37931 927-0491
 Quanterra Environmental Services 212-3000
 5815 Middlebrook Pk 37921
 Quest Eugene & Carol 10904 Sallings Rd Concord 37922 675-6740
 Queen City Inc 1725 Byington Solway Rd Knoxville 37931 692-1902
 Queen Suzanne Shackelford atty 5100 Fleetwood Cr 37921 584-0888
 Questy's Kidd's II 3429 Wilson Av 37914 637-4588
 Quest Diagnostics 200 Blount Av 609-9048
 Quest Diagnostics 1925 Ailor Av 37921 546-9648
 Quest Diagnostics 10517 Kingston Pk 37922 670-0692
 Quest Diagnostics 900 E Oak Hill Av 37917 524-7119
 Quest Diagnostics Incorporated 431 Park Village Dr Knoxville 37923 690-3382
 Quest DVD 400 Troy Cir Knoxville 37919 583-0555
 Quest Fusion Inc 9111 Cross Park Dr 37923 470-4083
 Quick Appliance Service 1220 Dearborn Rd 579-6028
 Quick Cards 7526 Oak Ridge Hwy Knoxville 37931 470-7875
 Quick Cards 2507 Western Av 292-2026
 Quick Cash Check Service 7811 Oak Ridge Hwy Knoxville 37931 690-9980
 Quick Curve of East Tennessee LLC 532 Whispering Horse Trail 386-7842
 Quick & Reilly Inc 8907 Linksville Dr 37922 694-4630
 Quick Service Mart 8756 Asheville Hwy Mascot 37924 933-2011
 QuickHelp 1916 Hickory Glen Rd 37932 693-3161
 Quick-O Muffler & Shock Center 3825 Magnolia Av 37914 524-2602
 Quick-Turn Machine And Tool Inc 6506 ARCHER RD 37918 687-1938
 Quickway Printing Center 601 N Broadway St 37917 546-8161
QUIKRETE-TENNESSEE
 269 Rocktown Rd Jeffersontown 37760 475-4775

Quillin Rob W atty 550 Main St 546-7311
 Quilty Charles L MD 2347 Jones Bend Rd 970-9800
 Quinn Buster ofc 410 N Cedar Bluff Rd Knoxville 37923 694-2242
 Quinn Renee Attorney 313 Forest Park Blvd Knoxville 37919 584-6526
 Quinn Renee Attorney 637-2345
 Quintek Corporation East Tn Technology Park 574-1345
 Quinton Gallery 2825 Essary Dr 37918 688-9067
 Quinton Erwin OD 2020 Chapman Hwy Knoxville 37920 573-2443
 Quirk Richard Paul 3009 N Central St Knoxville 37917 546-3456
 Quist Brian C atty 2121 First Tennessee Plz Knoxville 524-1873
 Quizno's Classic Subs 9220 Park West Blvd 692-9800
 Quizno's Classic Subs West Town Mall Knoxville 37919 691-0888
 Quizno's Subs 7220 Chapman Hwy 37920 579-7115
 Qwest Communications International Inc-
 Sales Office 9111 Cross Park Dr Knoxville 37923 470-4122

R

R Cubed International 312 Directors Dr Knoxville 37923 692-9333
 RAAECO Inc Architects 428 E Scott Av 37917 522-4555
 R & B Auto Sales 11935 Chapman Hwy Seymour 37865 579-7550
 RBC Mortgage Company 2904-B Tazewell Pk Knoxville 37918 688-0001
 R B M Company Incorporated-
 2700 Texas Av 37921 524-8621
 2700 Texas Av 37921 524-8624
 R C Bell's Janitorial Service 2915 Sanderson Rd Knoxville 37921 525-4806
 R C Cola Bottling Co 5907 Casey Dr 37909 588-6161
 R D Financial Services 9040 Executive Park Dr 37923 531-9133
 R & D Metals & Chemicals Inc 201 Perimeter Park Dr 37922 531-6065
 R E Jennings Co Inc 109 Jennings Av Knoxville 37917 546-7847
 REM Company 6928 Clinton Hwy Knoxville 37921 689-0365



RE/MAX PREFERRED PROPERTIES INC
 WEST 117 Center Park Dr 37922 694-8100
 2606 GREENWAY DR 37918 689-8100

R E & W H C Trucking Co Inc 544-7447
 R & F Monogramming 5951 Nature Ln 37912 688-5225
 RGIS Inventory Specialists 9050-C Executive Park Dr 37923 690-6106
 R & H Supermarket 1601 Beaumont Av 37921 522-2221
 R & J Detail Shop 621A Chapman Hwy Knoxville 37920 579-5979
R & J GENERAL CONSTRUCTION CO
 2709 Johnston St Knoxville 37921 525-4223

R & J Sales 3809 Western Av Knoxville 37921 522-0689
RLK ARCHITECTURE 120 S Gay St 37902 525-7513
 R & M Climate Control 3111 Northwest Park Dr 938-9474
 R M Group The 12024 Broadwood Dr 37922 675-7647
 RMC Realty Companies Ltd See SMD-Southern Management & Development LP

R O I 522-2211
 RPA Associates Inc 8705 Percy Way 769-5366
 RPS Inc Toll Free-Dial 'I' & Then 800 762-3725
 R & R Batteries Inc 6540 W Garwood Cir 37918 688-5671
 R & R Drilling Inc Tazewell 37879 626-5302
 R & R Foods 2902-A Tazewell Pk Knoxville 37918 687-4489
 R & R Painting 631-5465
 R & R Paving 970-5859
 R R Plumbing Service 10315 King Rd Kodak 37764 933-1958
 R & S Development LLC 6709 Albunda Dr Knoxville 37919 588-9977
 RSC Inc 342 Ebenezer Rd Knoxville 37923 539-0937
 RSC Inc 342 Ebenezer Rd Knoxville 37923 692-0196
 R S C Inc 342 Ebenezer Rd Knoxville 37923 692-4012

R T CLAPP CAR REPAIR CENTER

2045 E MAGNOLIA AV 37917
 1025 Oak Ridge Tpk Oak Ridge 37830

R & T Coal Co Inc 11852 Kingston Pke 966-0877
 R & W Corp The 308 N Peters Rd 37922 693-3335
 Raccoon Valley RV Park Raccoon Valley Rd Heiskell 947-9776
RACCOON VALLEY TRUCK & TRAILER SERVICE 1714 E Raccoon Valley Road Powell 37849 938-9787

Racek & Associates 351 Trane Dr 37919 558-3030
 Racek James 351 Trane Dr 37919 558-3030

Racetrac Petroleum 6115 Asheville Hwy 37924 546-6684
 Racetrac Petroleum 9002 Oak Ridge Hwy Knoxville 37931 927-0189
 Racetrac Petroleum 4418 Western Av 37921 546-0082
 Rachef Park & Garden 1943 Tennessee Av 37921 522-6210

RACHEL'S HAIR STYLING & TANNING SALON 700 Atlantic Av 37917 688-9176
 Rachel's Music & Theatre 5415 Kingston Pke 37919 583-0200
 Rachel's Rockin Ladies 583-3870
 Racing Innovations 8913 Oak Ridge Hwy Knox 37931 927-7333
 Racing Innovations 8913 Oak Ridge Hwy Oak Ridge 37931 927-3278
 Rack Room Shoes 7600 Kingston Pke 37919 539-4713
 3001 Knoxville Center Dr 37924 525-1377
 Rack Room Shoes 208 Morrell Rd Knoxville 37919 670-9313
 Racquet Club 5535 Lonas Dr 37909 588-1323

RACQUETS AND JACKETS

7212 Kingston Pke 37919 584-6981
 Radac Corp 123 Harriet Tubman 523-9731
 Radcliff Cheryl 3706 Forestdale Av 37917 524-1279
 Raddy's Liquor Center 2022 N Broadway 524-8007
 Rader Gregg M MD 9330 Park West Blvd 37923 690-3003
 Rader James E CPA 218 Peters Rd 694-9407
 Rader Karen T MD 9330 Park West Blvd 37923 690-3003
 Radiant Media 4641 Chambliss Av Knoxville 37919 909-0073
 Radiation Emergency Assistance Center Training Site
 E Vance Rd Oak Rdg 576-3131

RADIATION MEDICINE SPECIALISTS PC 1915 WHITE AV 37916 541-1155
 9711 Sherrill Blvd 37932 374-3800
 Radiator Distributors 300 Winona St 37917 524-5436
 Radio Fence Of Tennessee 531-8843

RadioShack 11501 Kingston Pke Farragut Tn 37922 966-7223
 Broadway Shopping Center 525-6461
 7311 Chapman Plaza 573-8811
 4950 Clinton Hwy 37912 688-9200
 Knoxville Center Mall 37924 544-1610
 7329 Kingston Pke 37919 584-3481
 Market Place Shopping Center 693-6348
 7236 Norris Frwy 922-8841
 West Town Mall 37919 690-0471
 Radisson Summit Hill 401 W Summit Hill Dr Knoxville 37902 522-2600
 Radoff Fredrik M MD 540 Baptist Medical Tower 37920 549-4430

RAFFERTY'S RESTAURANT & BAR

110 Cedar Ln Knoxville 37912 686-1280
 RAFFERTY'S RESTAURANT & BAR 8906 Kingston Pke 37923 539-1323

Ragland Joel Bryan MD 103 West Morris Blvd Morristown 423 581-1850
 550 Baptist Medical Tower 632-5933

694-0577 637-3780
 Ragie C Allen atty 900 S Gay St 37902 584-4040
 Ragsdale Dennis B atty 1111 Northshore Dr NW 690-4204

Res 7341 Misty Meadow Pl 37919 458-1554
 Rahaman Mohammad MD 111 Clyde St Loudon 37774 470-4089
 RAI Advisors 9111 Cross Park Dr 37923 523-3144

Rail/Transit Tool Corporation 3002 W Industrial Pkwy 37921 584-3565
 Railey Jerry DC 5612 Kingston Pke 37919 522-2600

Rainbow Adult Homes 220 Templeton Rd 37918 688-8804
RAINBOW INTERNATIONAL CARPET DYEING & CLEANING 4303 Pleasant Ridge Rd 37912 524-8818

Railroad Retirement Board 233 Cumberland Bend Nashville 37228 545-4500
 Railroad Salvage See Knox Rail Salvage Inc

RAIN-FLOW OF TENNESSEE 3920 Lonas Dr 37909 584-8981
 Railroad Retirement Board 233 Cumberland Bend Nashville 37228 545-4500
 Railroad Salvage See Knox Rail Salvage Inc

RAILLERY APARTMENTS 3920 Lonas Dr 37909 584-8981
 Railroad Retirement Board 233 Cumberland Bend Nashville 37228 545-4500
 Railroad Salvage See Knox Rail Salvage Inc

RAY-FLOW OF TENNESSEE 673-0004
 Rainbow Adult Homes 220 Templeton Rd 37918 688-8804
RAINBOW INTERNATIONAL CARPET DYEING & CLEANING 4303 Pleasant Ridge Rd 37912 524-8818

Rainbow Nails 9119 Executive Park Dr 37923 694-4340
RAINBOW RENTALS 2043 N BROADWAY 37917 524-1400

4423 Western Av 37921 525-1300
 113 N Calderwood St Alcoa 37701 681-1600
 Rainbow Video 4119 N Broadway 37917 281-7777
 Rainbow West 7213-1/2 Kingston Pke Knoxville 37919 212-9655

Raindrop Irrigation 539-5939
 Raines Jenny C CPA 6504 Deane Hill Dr 37919 691-8000
 Rainey Joseph DDS 1930 Alcos Hwy 37920 544-9440

Rainmaker Inc 130 Perimeter Park Dr 37922 690-1545
 Rainman Umbrellas 7632 Sayne Rd 573-7539
 Rainsoft 7521 Chapman Hwy Knoxville 37920 577-5055

Raintree Apartments 610 Rain Forest Rd 37923 539-4085
 Raybell Construction Co 710 E Hill Av Knoxville 37915 546-5460

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1101 Broadway 522

5717 Western Av 37921 584

259 Calderwood Myrl 598

Raley's On Campus 2104 Cumberland Av 37916 546

Rally's Hamburgers 2320 Chapman Hwy 573

Raiphie's 5236 N Broadway 37918 687

Ralph's Upholstery Shop Lay Dr 933

Rama Imports 8044 Ray Mears Blvd 37919 699

Ramada Inn 517 Sunset Dr Gatlinburg 37738 523

Ramada Limited 400 Interchange Park Ln 986

Ramada Limited 11748 Snyder Rd 675

Ramada Limited 722 Brakebill Rd 37924 546

RAMADA LIMITED 3385 Winfield Dunn Pkwy Kodak 37764 933-

Ramada Suites Limited 5317 Pratt Rd 37912 687

Ramage Mike Rev 405 Black Oak Dr 37912 689

Raman Rajendra T MD 1111 N Northshore Dr 37919 584

Ramer Claude Attorney At Law 244 N Peters Rd 37923 694

Ramos Antonio L MD 200 Ft Sanders West Blvd Knoxville 531

Rampage Papers Inc 4801 Clinton Hwy Knoxville 37912 688

Rampertal Deo DPM 6312 Kingston Pke 37919 558

Ramsbottom And Associates Inc 4710-B Middle Creek Ln 37921 588

Fax Line 4710 Middle Creek Ln 37921 584

Ramsbottom Robert M Jr archt 4710-B Middle Creek Ln 37921 588

Ramsey Christopher E. MD 939 E Emerald Av 37917 633

Ramsey Electrical Services 933

Ramsey House Plantation 2614 Thorngrove Pk 37914 546

Ramsey Thomas R III atty 618 S Gay St Knoxville 37902 673

Ramsey's Cafeteria Inc 1547 White Av 37916 522

Ramsey's Greenhouse 4700 Western Av 37921 584

Rance Singleton Studio 5204 Kingston PKE Knoxville 37919 588

Randles Helen rl est 1645 Downtown West Blvd 37919 531

Randolph Jason 2521 Kingston Pke 946

Randolph Trucking Inc 3416 E Governor John Sevier Hwy 37914 523

Randstad 4701-B Middle Creek Ln 37921 588

Cedar Bluff-Industrial 9701 Kingston Pke 37922 470

Knoxville-Fountain City 2909-A Tazewell Pk 37918 689

Randstad 7240 Kingston Pke Knoxville 37919 450

Randy Effrey 9648 Kingston Pke Knoxville 37922 470

Randy's Guns & Knives 5703 N Broadway Ftn City 37918 688

Rankin David M MD Baptist Professional Bldg 37865 573

Rankin Restaurant 2200 N Central St 37917 524

Rankin Robert W 1705 Gray Oaks Ln 37932 531

Rankin Teresa M atty 900 S Gay St 37902 525

Rape 24 Hour Crisis Line Rape See Sexual Assault Crisis 522

Rape Crisis Line 522

Raper Charles A MD- 414 Greenbelt Dr 37804 982

1921 Topside Rd 37804 681

Raphael's 4938 Kingston Pke 37919 584

RARITY BAY REALTY 150 Rarity Bay Pkwy 423 884-

Rasch Norman L PhD ABPP 1111 Northshore Dr 37919 584

RASNIC MODEL TALENT INC 5308 Middlebrook Pk Knox 37909 602-

Rather James atty 200 Prosperity Dr Knoxville 37923 824

Rather & Kirtrell Capital Management 200 Prosperity Dr Knox 37923 824

Ratledge Earl Richard ofc 6200 Baum Dr Knoxville 37919 584

Raulston Christina 212 S Peters Rd 37923 470

Raulston K L Jr MD St Mary's Professional Bldg Knoxville 546

Raulston K L Jr MD 930 E Emerald Av Knoxville 546

Raulston Mike 2115 E Magnolia Av 37917 523

Rave 3001 Knoxville Center Dr 37924 522

Ray David A DDS 4409 Chapman Hwy 579

Raymond James Financial Services 6555 Chapman Hwy Knoxville 37920 579

Raymond James Financial Services Inc 5913 Walden Dr 37919 584

RAY'S AUTO BODY 3308 Western Av 37921 525-5

Ray's Market 313 N Broadway 37917 546

Ray's Trucking Inc 4905 Mandalay Rd 37921 450

Rayson E H atty 800 S Gay 521

Rayson E H atty 2500 First Tennessee Plaza 521

800 S Gay St 37929 521

Rayson Jöhn B atty 800 S Gay 521

Res 717 Sherwood Dr 37919 588

Rayson John B atty 2500 First Tennessee Plaza 521

800 S Gay St 37929 521

Rayson Ronald A atty 111 S Central St 37902 524

Rayson Ronald A atty 618 S Gay St Knoxville 37902 673

Razzak Amar M MD 811 Middle Creek Rd Srvl 37862 428

Razzak Amar M MD 1124 Fox Meadows Blvd Sevierville 453

roeder David C MD 200 New York Av Oak Ridge 37830 525-6677
 -521-9291 Hubert Builders Inc 1601 Third Creek Rd 37921 588-7428
 -329-4664 Hubert Lumber Co 1602 Third Creek Rd Knoxville 37921 584-4664
 -524-4664 Schumann G Douglas MD- 673-0288

-693-9201 Laurel Av 37916 588-1700
 Mueller Ann CFP MBA CMFC CRPC 588-1700
 -4016 Sutherland Av Knoxville 37919 546-3631
 -4016 Sutherland Atty 607 Market St 37902 544-3000
 -170-2001 Muller Lars E Atty 607 Market St 37902 632-5122
 -970-2001 Numaker David MD 610 Baptist Medical Tower 632-5122

SHWAMM & ALBTON atty 539-9002

-970-2005 Landoak Ln Knoxville 539-9002

-970-2005 Swann Virginia A Atty 105 Landoak Ln Knoxville 539-9002

-546-2005 Schwans Fine Foods 888 724-9267

-22-5001 Free-Dial '1' & Then 888 724-9267

-637-2000 Edwards Allen E 603 W Main St Knoxville 37902 594-1000

-694-2000 Edwards Dr Alan OD PC 10900 Parkside Dr Concord Tn 777-5155

-429-0000 Edwards Motors 224 Andrew Johnson Hwy Knoxville 37924 932-0350

-429-0000 Edwards Susan J MD- 531-5878

-524-0000 Edwards Park West Blvd 37923 531-5878

-521-0000 Ehwind Erika LCSW 584-2211

-521-0000 Ehwind Harper's Bicycles- 588-5744

-518 Northshore Dr 588-5744

-6-07-5000 Eience Applications International Corp-SAIC 482-9031

-573-5000 El-Tec Inc 205 Perimeter Park Rd Knoxville 37922 560-6375

-546-5000 Elsiles Family Chiropractic In Karns 531-8025

-525-5000 Elsonover & Associates 769-0006

-522-5000 Elsonver Paul & Associates 725 Pellissippi Knoxville 675-2225

-524-5000 Elscooter Store Inc The 8705 Unicorn Dr Knoxville 37923 470-7900

-558-5000 Elscooter STORE THE 800 723-4535

N -Toll Free-Dial '1' & Then 800 723-4535

-520-5000 Elscore 530 S Gay St 37902 545-4203

-520-5000 Elscot Market #30 6400 Maynardville Pike 37918 687-9081

-520-5000 Elscot Gym 6622 Chapman Hwy 579-1113

-7-64-5000 Elscotsman Ice Making Company 10001 Kingston Pike 37922 690-4423

-520-5000 Elscott B Robinson 1924 Dutch Valley Rd 37918 687-2686

-549-5000 Elscott C Dan atty 100 E Main St Sevierville Tn 37862 453-3300

-693-5000 Elscott Collins Company 726 Andover Blvd Knox 37922 522-7578

-219-5000 Elscott Computers 10119 Chapman Hwy Seymour 37865 609-0057

-546-5000 Elscott Danna L 620 Market Street 546-4646

-637-5000 Elscott Insurance 813 S Northshore Dr Knoxville 37919 588-0111

-769-5000 Elscott J Christopher MD FACC- 573-1344

-693-0000 Elst Medical Center- 544-2800

-588-8111 Elst 1932 Alcoa Hwy 37920 531-3000

-541-1111 Elst Scott James atty 803 Freels Ln Knoxville 37922 521-5855

-966-6311 Elst Scott James K atty 800 S Gay St 37929 579-2121

-769-9989 Elst Scott & Jones atty 215 E Moody A Knoxville 37920 436-7101

-933-0089 Elst Scott Lamm Electric 524-0421

-938-2591 Elst Scott Law Group 200 Prosperity Dr 524-0421

-693-6931 Elst Scott Law Group The atty 215 E Moody Av Knoxville 37920 579-2121

-584-2000 Elst Scott Signatures Salon 4010 Seahorn Av Knoxville 37914 673-4783

-577-1181 Elst Scott Thomas 550 Main St 37902 525-7028

-520-5000 Elst Scott Thomas S Jr atty First Tennessee Plaza 546-7000

-520-5000 Elst Scott Tom 550 Main Av- 525-7028

-520-5000 Elst Scott V G Inc 7216 Ball Camp Pke 37931 539-9112

-520-5000 Elst Scottish Inn 2841 Alcoa Hwy 577-6604

-520-5000 Elst Scottish Inn North 201 Calahan Dr 37912 689-7777

-546-9592 Elst Scottish Rite Temple 612 16th St 37916 692-9797

-637-2674 Elst Scottish Trade Inc 408 N Cedar Bluff Rd Knoxville 37923 974-9744

-544-9531 Elst Scotts Lawn Services 5225 Middlebrook Park 525-7771

-544-9531 Elst Scotts Place 4700 Asheville Hwy Knoxville 37914 525-7771

-546-9592 Elst SCOTT'S PLUMBING 687-2686

-531-1010 Elst We Appreciate Your Business 687-2686

-531-6021 Elst 1924 Dutch Valley Rd 37918 544-2800

-591-328 Elst Scout Shop Boy Scouts Of America 588-1940

-546-2681 Elst 1333 Old Weisgarber Rd 37909 573-3775

-583-342 Elst Scrap Service Group Inc 1630 Maryville Pke 37920 539-2222

-544-658 Elst Scrapbook Gallery The 9220 Kingston Pike Knoxville 37922 583-0780

-588-6999 Elst Scrapbooks & More 9335 Kingston Pike Knoxville 37922 470-2400

-573-0691 Elst Screen Art Studios 693-7729

-584-2071 Elst Screen Room Co 846 N Central St 37917 546-3831

-544-9531 Elst SCREENMOBILE 573-8776

-523-5100 Elst Scribner Dennis R MD 930 E Emerald Av Knoxville 37917 673-9250

-184-4040 Elst Scripps Networks 694-2700

-24-1331 Elst 9721 Sherrill Blvd 37932 694-2700

-23-5107 Elst ScrippsProductions 9721 Sherrill Blvd 37932 690-9950

-22-7081 Elst Scripps Productions 9721 Sherrill Blvd 37932 694-9950

-31-6061 Elst SCRIPPS PRODUCTIONS 694-2700

-91-9071 Elst 9721 Sherrill Blvd 37932 694-9950

-31-4300 Elst Scripps Productions 9721 Sherrill Blvd 37932 694-9950

-13-4900 Elst SCRIPPS PRODUCTIONS 690-9950

-2-1778 Elst 9721 Sherrill Blvd Knox 37923 690-9950

-9-8052 Elst Scruggs Design Inc 3011 E Industrial Pkwy 637-2525

-0-2037 Elst SCRUGGS INC restrnt eqpt- 637-2525

-9-0028 Elst 3011 E INDUSTRIAL PKWY 37871 637-2871

-7-7759 Elst 3011 E Industrial Pkwy 637-2871

-3-9188 Elst Scruggs Real Pit Barbecue & Package Store 524-4333

-1-3354 Elst Scrugham Richard T Jr atty 550 Main Av 37902 546-9321

-1-6022 Elst Scrumptious Baked Delicacies 970-9299

-3883 Elst Scrub Corp 8912 Town & Country Cir 539-8200

-1111 Elst Sculptural Wonders & Artistic Technologies 588-2783

-0060 Elst SDH & Associates PC 6914 Office Park Cir Knoxville 37909 862-1040

-1318 Elst SDRC 9041 Executive Park Dr Knoxville 37923 690-3713

-1000 Elst Sea-Doo Watercraft 3119 Airport Hwy Alcoa 37701 970-2710

SEA RAY BOATS INC

World Headquarters-

WWW.SEARAY.COM

2600 SEA RAY DR 37914 522-4

Corporate Purchasing-

5501 ISLAND RIVER DRIVE 37914 637-3

Aviation Division-Cherokee Aviation Bldg-

2297 AIRPORT HWY ALCOA 37701 970-4

Transportation Division-

5501 ISLAND RIVER DR KNOXVILLE 37914 522-8362

Knoxville Manufacturing Plant-

2601 SEA RAY BLVD 37914 525-9940

Riverview Manufacturing Plant-

5502 ISLAND RIVER DRIV 37914 637-3607

Tellico Manufacturing Plant-

100 SEA RAY CIRCLE VONORE 423 884-6631

CUSTOMER SERVICE/PUBLICATIONS &

DEALER LOCATOR

Toll Free-Dial '1' & Then 800 772-6287

Continued On Next Column

KNOXVILLE BUSINESS

Docket No. 03-00491

Exhibit CAPD-SB

Direct Testimony

Schedule 4

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Paint 521-37
 Refrigerators-Freezers 521-37
 Shoes 521-37

Sporting Goods/Fitness 521-37

Vacuums/Sewing/Microwaves 521-37

Washers-Dryers 521-37

Water Heaters/Softeners/Plumbing 521-35

Women's Apparel 521-37

General Information 521-37

West Town Mall-
Appliances 694-72

Auto Center 694-72

Bet & Bath 694-72

Children's Apparel/Baby Furniture 694-72

Cooking/Dishwashers/Air Condt 694-72

Electronics/Computers/TV/S Tereos 694-72

Hardware 694-72

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Sears Westtown 7600 Kingston Pke 37919 694-7

Seasons 3001 Knoxville Center Dr Knoxville 37924 546-8

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Seaton Shoots Wedding Photography 16 Emory Pl 37917 525-5

Seavy David MD 100 Vermont Av Oak Ridge 37830 482-1

Seay Newman otc 426 Avenue B 37920 690-6

SECON Fax Line 8705 Unicorn Dr Knoxville 37923 689-3

Second Baptis Church 2909 N Broadway 573-7

Second Chance 421 Blount Av Knoxville 37920 521-C

Second Harvest Food Bank 922 Delaware Av 37921 583-1

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SECOND PRESBYTERIAN CHURCH- 523-2

2829 KINGSTON PKE 37919 523-2

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Second United Methodist Church

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Secret Service 710 Locust St 37902 545-4

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SECURITY BUSINESS RECORDS 546-8

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Security Central Storage 4514 Western Av Knoxville 37921-588-1

Security Check 715 W Main St 37760 252-

Security Door Independant Missionary Baptist Church

2812 Scottish Pke Knoxville 37920 579-4

Security Escrow & Title Co

109 Suburban Rd Knoxville 37923 691-0

Security Finance Corp 207 Clinch Av Knoxville 37902 637-

Security Pacific Financial Services

6923 Maynardville Hwy 219-

Security Services 524-4

Security Shredders Inc

688-0

Security Shredders Inc

584-8

SecurityLink 1701 Louisville Dr Knoxville 37921

3351 Regal Rd Alcoa Tn 3701 970-

Secuton Fire Alarm Systems

3351 Regal Rd Alcoa Tn 3701 970-

SEDGELEY RICHARD A atty- 584-

320 CHESHIRE DR 37919 584-

Sedgwick Claims Management Services

4709 Papermill Dr Knoxville 37909 330-

See-More Garage Doors

434 Maryville Hwy Seymour 37865 577-

Seelbach & Company 4703 Western Av 37921 583-1

Segers Lucinda J CPA 4110 Sutherland Av 37919 584-

SEI ENVIRONMENTAL

11054 Terapin Station Ln Knox 37932 675-

Seiber Susan Michelle 3700 Sutherland Av 946-

Seidner Bruce G PhD

PC 1111 Northshore Dr 37919 584-

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CANALE D BEVERAGES INC.45 W E H CRUMP BLVD MEMPHIS 38106 901 948-45
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Canale D Garage 17 W Desoto Av 38106 901 948-2261
Canale Daniel Datty 5118 Park Av 38117 901 683-1618
Canale Farms Corporate Events
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Canale Farms Meeting Facility
620 Canale Way 38060 901 465-3333**CANALE FUNERAL DIRECTORS**
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Canale John F 1545 Union Av 38104 901 278-1004
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8620 Trinity Rd Cordova 38018 901 759-1524

CANCER

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Cancer Association
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Cancer Care Center Of Methodist Hospitals Of Memphis Call
MedSearch For Physician Referral 901 726-8686
Cancer Center 1068 Cresthaven Rd Memphis 38119 901 763-0446
Cancer Consultants.Com 1755 Kirby Pkwy 38120 901 737-0350
Cancer Foundation
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Cancer-Lung Research-American Lung Association Of
Tennessee 901 276-1731
Cancer Research Fund Of The Damon Runyon-Walter
Winchell Foundation-
In Memory Gifts & Bequests
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Toll Free-Dial 1' & Then 800 445-2494**CANCER RESEARCH
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PLAZA** 3015 Park Av 38114 901 323-1509Candle Lite Mobile Home Estates
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Candlelight Weddings Bridal Consultants
1882 Union Av Memphis 38104 901 272-7900Candy Enterprises LLC 7218 Butterfly Dr 901 386-8728
Candy Bouquet Of Downtown Memphis
510 S Main St Memphis 38103 901 529-8669
Candy Store The 9105 Millbrah Rd Southaven MS 662 342-2320Cane Creek Baptist Church
1785 Elvis Presley Blvd 38106 901 948-5767
Canine Occasion A 901 386-6559Canine Etiquette Training Center
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Cannon Austin & Cannon
6685 Poplar Av Germantown 38138 901 759-0448
Cannon Bland W MD 6685 Poplar Av 38119 901 759-0448**Docket No. 03-00491****Exhibit CAPD-SB****Direct Testimony****Schedule 4****Page 12 of 20****901 794-2250****IIS BUSINESS**

Continued From Last Column

Captain D's Restaurants-
1665 Sycamore View Rd 901 382-2332
1690 Union Av Memphis 38104 901 726-4709
Captain D's Restaurants
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Captivating Interiors
7934 Woodford Ln Grmtwn 38138 901 560 Popl
Captive Airs 128 Holiday Ct 37067 901 755-1501
Caputo Christopher M 100 Peabody Place 38103 901 599-8300
Car Connections 2546 Poplar Av Memphis 38112 901 525-8700
Car Donation Association
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Cara & McCarthy Associates LLC 5475 Crestview Dr 901 377-8710

Carabella's 9 S Second St Memphis 38103 901 525-5500

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Caraway Kirk atty 80 Monroe Av 38103 901 527-9600

Caraway Realty Co 2500 Mt Moriah Rd Memphis 38115 901 365-2199

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Carbone Laura MD- 901 448-7260

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7945 Wolf River Blvd Germantown 38138 901 448-7260

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Card Murry J atty 100 North Main Bldg Downtown 901 526-5858

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611 Winchester Rd Memphis 38116 901 398-5746

Cardinal Insurance Agency 7905 Church St 901 872-8504

Cardinal Transport 5564 Universal Dr Memphis 38118 901 369-1999

Cardiology Associates 1211 Union Av 38104 901 272-3070

Cardiology Associates Of Memphis PLLC 901 2366 H

6005 Park Av 38119 901 683-6925

Cardiology Associates Of Memphis PLLC 901 625-8110

6025 Walnut Grove Rd Memphis 38120 901 684-1130

Cardiology Specialists 901 2366 H

80 Humphreys Ctr Memphis 38120 901 328-2014

Cardiology Specialists 901 405-0061

80 Humphreys Ctr Memphis 38120 901 854-9620

Cardiology Specialists Of Memphis PC- 901 747-3330

80 Humphreys Cent 38120 901 747-3330

Cardiopulmonary Measurements Lic 901 507-4344

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Cardiovascular Center PLLC 6005 Park Av 38119 901 843-7281

Cardiovascular Group 901 843-7281

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Cardiovascular Physicians-Of Memphis 901 371-9040

4901 Raleigh Commons Dr 38029- 901 725-1002

Cardiovascular Physicians Of Memphis 901 725-1002

220 S Claybrook St 38104 901 725-3260

Cardiovascular Specialists- 901 761-3260

6005 Park Av Memphis 38119 901 761-3260

Cardiovascular Specialists Inc- 901 725-0347

1211 Union Av 38104 901 371-8802

3980 New Covington Pike 38128 901 758-0054

7705 Poplar Av 38138- 901 758-0054

George J Smith MD- 901 761-5323

6025 Walnut Grove Rd 38120 901 761-5323

Cardiovascular Specialists Inc 1211 Union Av 38104 901 543-2626

Cardiovascular Surgery Clinic 901 526-2415

401 Southcrest Cir Southaven 38671 901 747-3066

Cardiovascular Surgery Clinic 901 747-3066

6029 Walnut Grove Rd Memphis 38120 901 747-3066

Cardiovascular Surgery Clinic PLLC The- 901 747-3066

6029 Walnut Grove Rd Memphis 38120 901 747-3066

Cardone & Associates Insurance Agency ins 901 276-7282

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Care Alliance At Heritage Place 901 546-0034

2990 Hickory Hill Rd Memphis 38115 901 369-0087

Care Alliance At Kennington Pointe 901 761-3872

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Care Mortgage 901 767-2273

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Care Systems Maintenance Contractors 901 154-2209

1613 Winchester Rd Whitehaven 38116 901 396-4501

Memphis Tel No 901 320-9224

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Career Directions 950 Mt Moriah Rd 38117 901 682-3394

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4911 William Arnold Rd 38117 901 634-7724

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4770 Cromwell Rd Memphis 38118 901 363-4333
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2341 Fite Rd Memphis 38127 901 357-9696

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284 E McLemore Av 38106 901 947-1151
Quality Quwick 284 E McLemore Av 38106 901 947-1151
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Bath Odyssey 901 381-0123
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Quarles Moving Service 901 553-0743

Quarry Intergrated Communications
203 S McLean Blvd Memphis 38104 901 274-0080

Quarter Coin Laundry 3416 Macon Rd Memphis 38122 901 323-8267

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6638 Winchester Rd Memphis 38115 901 794-6709

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6685 Quince Rd 38119 901 624-7197

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AREA CODES 662/901

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Quest Diagnostics Incorporated 210 Goodman Rd E 6

Quest Diagnostics Inc 776 Mt Moriah Rd 38117 9

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Quest Leadership 9

2582 Park Creek Dr Germantown 38139 901 757-9981

Quick Cash-
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1073 Goodman Rd 662 349-5626

151 Highway 72 East Collierville 901 853-7210

Quick Cash 1882 Winchester Rd 901 396-8080

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2226 Pendleton St 38114 901 743-6900

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2121 S Germantown Rd Grmtn 38138 901 755-1190

3568 Lamar Av 38118 901 362-2670

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Quick Tax 1730 S White Station Rd Memphis 38117 901 682-3922

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6027 Walnut Grove Rd 38120 901 761-9030

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6263 Poplar Av Memphis 38119 901 753-7845

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Quince Mini Mart 4586 Quince Rd Memphis 38117 901 680-0269

Quince Mini Mart 4586 Quince Rd Memphis 38117 901 762-4525

Quince Road Church Of Christ 6384 Quince Rd 38119 901 761-2377

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Res 5532 Normandy Rd 901 763-2586

Quinn & Associates 901 371-5361

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Quinn Myra aty 6389 Quail Hollow Rd Memphis 901 767-6200

Quis Web Designs 666 N Dunlap St Memphis 38107 901 543-9233

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Quoz Harris Auto Service 5290 Elmore Rd 38134 901 385-7866

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Qwest Communications 1661 International Dr 38120 901 818-3135

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Toll Free-Dial 1' & Then 800 743-3793

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Residential Customer Service
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Qwest Communications International Inc 901 542-2262

Qwest Microwave Inc 65 Union Av 38103 901 521-1575

Qwik Cash 1026 State Line Rd W 662 393-0136

Quick Cash 1882 Winchester Rd 38118 901 751-8872

R-Comm Inc 6446 Kirby Ridge Cv 38119 901 761-2804

Ritz 4569 Summer Av 38122 901 888-7489

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R & P Services 901 396-4411

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R & R Staffing 3035 Directors Row 38131 901 371-4546

R & R Striping 901 452-8548

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RSPV Magazine-Memphis

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7592 Farmington Blvd Germantown 38138 901 753-6683

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2735 S Mendenhall Rd Memphis 38115 901 363-2820

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Sensational Sofas & Patio 6685 Poplar Av 901 758-8974

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Sensual Gestures 147 Jefferson Av Memphis 38103 901 521-7777

Senter Mel MD 2002 Exeter Rd 38138 901 757-3570

Sentilles Shawna D attys 1715 Aaron Brenner Dr 38120 901 537-1000

Sentinel Real Estate Corporation

901 755-8977

Sentry Security Services 1697 Main St Southaven 662 342-2470

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Sentry Table Pod Co

901 527-3160

Sepich G 4515 Poplar Av Memphis 38117 901 680-0704

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6215 Humphreys Blvd 38120 901 821-9990

Sequel Inc 3605 Knight Rd Memphis 38118 901 260-2400

Serendipity Tea Room 604 Stage Rd 38134 901 383-1799

Serene Interiors

4771 Towering Oaks Dr Memphis 38117 901 682-5885

Serenity Recovery Centers Inc

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Seri Graphics 7275 Lamb Rd Olive Branch MS 38654

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Sernel Montgomery B atty

1100 Ridgeway Loop Rd 38120 901 259-7120

Serra Chevrolet Inc

7850 Highway 64 Brlt 901 382-5644

Parts Department 7850 Highway 64 Bartlett 901 385-7073

Servant Advisory CDC 1814 Fields Rd 38109 901 789-4595

Servant CDC 1814 Fields Rd 38109 901 785-4900

Servant Electric 901 795-5112

Servants Heart Christian Book Store

6188 E Shelby Dr Memphis 38141 901 794-3038

Service Appliance Inc

901 309-8732

Service Assurance

1656 N Shelby Oaks Dr Memphis 38134 901 382-2500

Service By Air 2882 Barris Dr Memphis 38132 901 398-6284

Service Connection 1751 Dancy Blvd Horn Lake 38637 662 393-2676

Service Corp Of Retired Executives

167 N Mid-America Mall 901 544-3588

Service Department 1973 E Brooks Rd 38116 901 396-6513

Service Engineering Company

5502 Benjenton Rd Memphis 38127 901 357-9779

Service Experts

662 393-6546

Service Experts of Memphis

901 373-4000

Service Finance 138 Madison Av 38103 901 525-5050

Service First Logistics Corp

2500 Mt Moriah Rd Memphis 38115 901 381-4393

Service First Logistics Inc

1184 Severson Av Memphis 38106 901 775-9440

Service Master Janitorial Division

6099 Mt Moriah Rd Ext Memphis 38115 901 360-9500

Service Merchandise 4456 American Way 38118 901 795-3646

Service Merchandise Co-

Number 18 3600 Austin Peay Hwy 38128 901 382-0200

Mall Of Memphis 4456 American Way 38118 901 363-1030

Service Over Self 4488 Poplar Av 38117 901 681-9044

Service Packaging 1855 Thomas Rd Bartlett 38134 901 385-7063

Service Parts Inc 2548 Cheetae Av 38108 901 324-3819

Service Plastics 901 794-0445

SERVICE TRANSPORT INC

4230 Faronia St 901 396-5500

Service Transport Inc 4230 Faronia St 901 888-1865

SERVICECO

3290 New Getwell Rd Memphis 38118 901 383-8338

Servicemaster 855 Ridge Lake Blvd Memphis 38120 901 761-4250

Servicemaster 860 Ridge Lake Blvd Memphis 38120 901 820-0223

SERVICEMASTER BUILDING MAINTENANCE

901 521-7724

SERVICEMASTER BY BAKERS

24 Hour Emergency Services

901 366-5646

ServiceMaster By Bakers Inc

901 366-0323

SERVICEMASTER BY D & W

Providing 7 Day 24 Hour Service

901 872-7492

ServiceMaster Caring Companions

1650 N Shelby Oaks Dr 38134 901 766-1157

ServiceMaster Commercial Advantage

901 360-1902

ServiceMaster Construction Services

1650 N Shelby Oaks Dr Memphis 38134 901 259-5025

ServiceMaster Consumer Services-

ServiceMaster Recovery Management-

Or Toll Free-Dial '1' & Then 800 854-1664

AY JAMES L DDS (JIMMY) ofc

901 753-0070

389 Walnut Run Rd Crdva 901 756-6441

5261 Johnson Rd Grmtnw 38139 901 448-6476

elius Carl DDS 66 N Pauline 901 947-6909

es Jeno MD 877 Jefferson Av 38103 901 448-6110

ond Baptist Church-

30 Walnut Grove Rd 38117 901 682-3395

ivities Building 4680 Walnut Grove Rd 38117 901 682-3308

ond Baptist Church 1208 Florida St 38106 901 947-6909

ond Chance Outreach Ministries Inc 901 789-2221

ond Church Of Christ Scientist

153 Central Av Memph 38111 901 327-1318

ond Congregational United Church Of Christ

64 Walker Av 38126 901 946-9493

ond Generation Computers

362 S Cooper St Memphis 38104 901 274-0545

ond Hand Power Speed Shop 685 Avon Rd 38122 901 685-7777

ond Hand Rose East 2288 Central Av 38104 901 278-3500

ond Hand Speed Shop

563 Avon Rd Memphis Tn 38122 901 685-7777

ond Presbyterian Church 4055 Poplar Av 38111 901 454-0034

ond Street Baptist Church 1024 Pearce 38107 901 527-2735

ond Street Market 6 S Second St 38103 901 521-1865

ond Time Around Flea Market

942 S Cooper St 38104 901 725-1257

ond Wind Personal Fitness Training

4921 Winchester Rd 38118 901 546-0401

ondary Source Com Inc

3122 Lakeview Rd Memphis 38116 901 396-2300

cret Room Service

901 543-8439

cret Salon 2838 Hickory Hill Rd 38115 901 547-1820

cret Salon Nail Tech 2838 Hickory Hill Rd 38115 901 547-9724

cretarial Outsourcing Services

901 756-2525

cretarial Solutions

1922 Exeter Rd Germantown 38138 901 345-0398

crete Investors & Assoc

901 271-3714

crete Mortgage LLC 6465 Quail Hollow R 38120 901 754-0022

crete Lock Service

901 619-1091

crete Lock Service

901 754-4344

curities America

901 850-0022

curities America-Don Krag

901 850-0022

security Alert 3435 Ridge Meadow Pkwy

901 259-4900

security Alert 3435 Ridge Meadow Memphis 38115 901 362-3381

security Builders Inc

9045 Highway 78 Olive Branch Ms 38654 901 526-2186

security Central 7193 Swinnea Rd N Southaven 38671 662 280-7233

security Consultants Inc

Main Office 3158 Broad Av 38112 901 327-2450

Sales Office 593 Vandalia St 38112 901 452-0622

security Financial & Mortgage Corp

6401 Poplar Av 38119 901 767-8250

security Fire Protection 4495 S Mendenhall Rd 38141 901 362-6250

security On Line Systems 348 N Byhalia Rd 901 861-3311

security One Inc 2741 S Nonconnah Blvd 38132 901 346-7746

security Shack 2810 Bartlett Rd 38134 901 372-6618

security Signals Inc 9509 Macon Rd Cordova Tn 38018 901 754-7228

security Systems & Equipment Inc

858 Farmington Dr N Southaven 662 393-8804

SECURITY SYSTEMS OF MEMPHIS INC

3550 Covington Pk Memphis 38128 901 682-7233

SECURITY TITLE CO INC

5865 Ridgeway Center Pkwy 38120 901 761-2030

SECURITY UNLIMITED INC

3080 McCool Av Memphis 38114 901 743-2400

SecurityPoint Protection Services LLC

Memphis Tennessee 901 682-4681

Sedgwick Claims Mgt Svcs

2620 Thousand Oaks Blvd Memphis 38118 901 537-1820

Sedgwick CMS 1100 Ridgewayloop Rd 901 415-7400

Sedona Staffing 6073 Mt Moriah Rd Ext 901 367-9662

Sedona Staffing 6073 Mt Moriah Rd Ext 901 367-9706

See Memphis Inc 66 Monroe Av 38103 901 525-4617

See Memphis Inc 66 Monroe Av 38103 901 475-9098

Seeds Inc 2435 Harbor Av 901 775-2345

Seek For The Old Path Home For The Homeless Shelter

1169 Linden Av 38104 901 274-2989

Seek For The Old Path Home For The Homeless Shelter

1169 Linden Av 38104 901 278-1369

Seessel's By Albertson's-Administrative Office-Memphis

901 272-8600

1745 Union Av 38104 901 682-8310

Selar America Inc 606 S Mendenhall Rd 38117 901 682-8310

Selar Anthony MD 6005 Park Av 38119 901 682-0565

Segal Jack MD 920 Estate Dr 38119 901 767-3620

Segal Parker Kronenberg Tsui & Eiseman MD's-920 Estate Dr 38119 901 767-3620

Segal Robert H MD 80 Humphreys Center 38120 901 747-1111

Segersohn Edward C MD

1714 Cedarcrest Cove Germantown 38138 901 755-7552

Sehmhcsm 2579 Douglass Av Memphis 38114 901 324-2559

Seidman And Seidman

See BDO Seidman LLP

See Ferther Contractors Inc 2287 Zanone Av 38114 901 458-3976

Seller Building Corp 1268 Jefferson Av 38104 901 722-8945

Seller W Martin aty 675 Oakleaf Office Ln 38117 901 763-1800

Seize The Clay 555 Perkins Rd Ext Memphis 901 683-0990

Sekusu Banquet Services 569 Erie Dr Memphis 38117 901 821-0990

Sekusu Downtown 160 Union Av 38103 901 523-0001

Sekusu East 505 Humphreys Blvd Memphis 38120 901 747-0001

Sekusu International 280 Mud Island Dr 901 273-0123

Sekusu International 280 Mud Island Dr Memphis 901 525-6746

Sekusu International Travel 1255 Lynnfield Rd 38119 901 818-0077

Sekusu Midtown Restaurants

25 S Belvedere Blvd 38104 901 725-0005

Sekusu Pacific Rim 4724 Poplar Av 38117 901 767-7770

Sekusu Publishing Services

50 Humphreys Blvd Memphis 38120 901 747-2

Sekusu Travel 50 Humphreys Blvd Memphis 38120 901 747-6

Select Auto Sales Inc #2

3311 Elvis Presley Blvd Memphis 38116 901 345-5

Select Comfort Wolfchase Galleria Memph 901 381-0

Select Personnel Services

4696 American Way Memphis 38118 901 795-335

Select Personnel Services

4926 Southridge Blvd Memphis 38114 901 375-1877

Select Services 1907 Lyndale Rd Memphis 38107 901 278-7839

Select Services 1331 Union Av 38104 901 844-1500

Select Services Inc 1331 Union Av 38104 901 844-150

CAPLEY'S-CARQUEST

AREA CODE 615

Capley's Collision 5213 Pennsylvania Av Nashville 37209 298-9256
 Caplinger Jim & Assoc 555 Marriott Dr Nashville 37214 843-1461
 Capps Walter Reed Jr 4219 Hillsboro Pke 37215 297-4577
 Caprio Francis J MD 1909 Mallory Ln 37067 376-2550
 Caprilli Pizza 1800 Carothers Pkwy Brentwood 661-5811
 Caps/United Auto & Paint Supply 111 Clinton St 255-0492
 Capstone Homes L L C 111 Westwood Pl Brentwood 37027 373-0377
 Capstone Studios 5505 Cottonport Dr 37027 837-7324
 Captain Clean Services 119 Lakeshore Dr Old Hickory 37138 758-7959
 Captain Clean Services 885-1321
 Captain D's Seafood Restaurants-
 Restaurants
 6400 Charlotte Pke 37209 356-7476
 407 Gallatin Pke N 868-2098
 2705 Murfreesboro Pke 37013 367-0050
 1123 Murfreesboro Pke 37217 361-6334
 7075 Old Harding Pke 37221 662-2288
 317 W Main Hndrsnvl 824-5502
 3003 West End Av 37203 327-3264
 2307 8th Av S 37204 269-5797
 405 Long Hollow Pke Gdtsvl 37072 859-9564
 3021 Dickerson Pke 37207 262-2266
 3708 Gallatin Pke 37216 226-3372
 921 Jefferson St 37208 256-2263
 2633 Lebanon Pke 37214 391-9946
 3446 Lebanon Rd Hermitage 37076 883-6257
 2645 McGavock Pke 37214 889-8661
 3715 Nolensville Pke 37211 834-8734
 789 Old Hickory Blvd Brentwood 37027 373-2651
 Caption Records 1300 Division St Nashville 37203 254-8100
 Captive Insurance Services Inc 25 Century Blvd 37214 885-5333
 Caputo Plumbing & Services 255-0814
 Caputo Plumbing & Services 373-9177
 Car Bazaar auto 319 Murfreesboro Pke 37210 244-2800
 Car Care Center The 718 Highway 70 W Pegram 37143 646-4685
 Car Corner 1301 Dickerson Pke Nashville 37207 262-2236
 Car Corner Unlimited 1301 Dickerson Pke 37207 262-9968
 Car Donation Association
 Toll Free-Dial '1' & Then 800 485-5605
 CAR Plus-
 4403 Harding Pke Nshvl 37205 385-9565
 3404 Nolensville Pke Nshvl 37211 832-1433
 1211 Gallatin Rd Nshvl 37206 865-6021
 1310 Charlotte Av Nshvl 37203 327-0722
 102 Parthenon Blvd La Vergne 37086 287-1099
 Car Town 1204 Gallatin Pke N 37206 865-5459
 Car Trade Inc 3601 Nolensville Pke Nashville 37211 832-9004
 Car & Truck Center 6001 Charlotte Pke Nashville 37209 356-2322
 Car Wash Guys 533-3529
 Carbine Development Company
 130 Seaboard Ln Franklin 37067 661-9995
 Carbon Dioxide Sales Co Division Of Paint Enterprises
 1221 4th Av S 37210 248-2888
 Carbone David MD PhD The Vanderbilt Clinic 322-4967
 Cardel Paul Aerial Photography
 See Phoenix Aerial Photography Inc
 Carden Archie D EdD 4721 Trousdale Dr 37220 781-9225
 Carden & Cherry Syndication 1220 McGavock St 37203 255-6694
CARDEN COMPANY INC
 350 Wilson Pike Cir Brntwd 37027 371-0910
 Carden Copy 209 10th Av S 777-2562
 Carden M D 500 Wilson Pike 37027 377-4911
 Carder 427 Chestnut St Nashville 37203 251-4665
 Cardiac Services Inc 618 Grassmere Pk Dr 37211 333-6341
 Cardiac Treatment Center Of Nashville
 1916 Patterson St Nashville 37203 327-3111
 Cardinal Roofing 527 Lawrence Ln Spfld 37172 384-7663
 Cardio Thoracic Surgery Associates PC
 2400 Patterson St 37203 329-0929
 Cardio Vascular Services Of America
 3401 West End Av 37203 250-1665
 Cardiographics 4230 Harding Pke 37205 269-7626
 Cardiolabs Inc 783 Old Hickory Blvd 37027 377-8788
 Cardiology Associates Of Nashville 5651 Frist Blvd 37076 889-1968
 Cardiology Consultants PC 4230 Harding Pke 37205 298-8500
 Cardiology Group Middle Tn
 397 Wallace Rd Nashville 37211 333-0214
 Cardiology Group Of Middle Tennessee The-
 397 Wallace Rd 37211 832-8731
 2400 Patterson St Nashville 37203 342-5757
 Cardiology Partners Of America
 102 Woodmont Blvd 37205 463-8277
 Cardiothoracic Surgery Associates PLLC
 2400 Patterson St 37203 329-4600
 Cardiothoracic Surgery Associates PLLC Nashville Tel No 386-3200
 Cardiothoracic Surgery PLLC 2400 Patterson St 37203 329-4600
 Cardiovascular Anesthesiologist PC 4230 Harding Rd 385-3704
 Cardiovascular Physicians 300 20th Av N 37203 327-1901
 Cardiovascular Risk Assessment 511 Two Mile Pke 37072 859-4235
 Cardiovascular Surgery Associates
 4230 Harding Pke 37205 385-4781
 Cards-R-Fun 4825 Trousdale Dr 37220 832-3216
 Cardservice International Franklin Tn 261-3005
 Cardservice International 501 Metroplex Dr 37211 360-8555
 Cardservice International 777-8472
 Cardservice International-
 Cardwell Charlie Trustee
 Ofc 800 2nd Av N 862-6330
 Cardwell Christopher atty 230 4th Av N 37219 244-4994
 Cardwell Grocery 9 Hermitage Av 37210 242-3291
 Cardwell Market Inc 9 Hermitage Av 37210 242-3291
 Cardwells Electric Co Inc 406 Napoleon St 37211 726-8751
 Care Alliance At Homewood
 6767 Brookmont Ter Nashville 37205 354-0990
 Care Consultants 3800 Sam Boney Dr Nashville 37211 333-3221
 Care Consultants 200 E Webster St Madison 37115 612-3328
 Care Dental 325 Rural Hill Rd 37217 366-0134
 Care Management Consultants Inc
 214 Overlook Cr 37027 373-2273
 Care Management Network 214 Overlook Cr 37027 370-9866
 Care Resources 383-2126
 Care Safety 2948 Kraft Dr 37204 369-2273
 Care Solutions Inc 345 24th Av N Nashville 37203 329-2288

NASHVILLE TENN BUSINESS

Docket No. 03-00491

Exhibit CAPD-SB

Direct Testimony

Schedule 4

Page 17 of 20

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 Murfreesboro Pke Nas
 eria Dominguez
 Nolensville Pke Nash
 al Music 9 Music Squa
 Crystal Watty 414 Uni
 Crystal Watty 414 Uni

ROL G'S COLOR SA

Open Monday-Saturday
 6970 Moore's Ln 37027
 Cool Springs 6970 Moore's
 Brentwood 214 Ward Cir Br
 Lowe's Vanderbilt 2100 We
 214 WARD CIR BRNTW

Carol Whitten Fax
 Carolina Marking Devices II

Carolkin Alterations 5622 N

Carol's Place 1609-D Murfree

Carolyn Elam Antique & De

1200 Villa Pl 37212
 Carolyn Lightford Dr 15546

Carolyn's Hairstyles 939 Alle

CAROLYN'S HOMES

330 CHARLOTTE AV 37

Fax Line

Caron Michele J DPM 2410 F

Carousel Motorcoach Trav

Carousel Realty 841 Wren R

Carpenter Agency The

525 Hickory Hollow Pkwy A

Carpenter & Associates Ins

2016 Earlington Dr 37215

Carpenter Brigid M atty 211

Carpenter Bus Sales 328 So

Carpenter Cathy L atty Sunr

CARPENTER COMP

CONTRACTORS

260 W Main St Hendersonv

Carpenter Crane & Constru

Carpenter David ins 232 Old

Carpenter Henry H Jr atty 21

Carpenter Jackie Rl est 7101

Carpenter John A eng 304 S

R 5305 Condefer Dr 372

Carpenter Shop Church Thi

Carpenter William ofc 110 W

Res 374 St Andrews Dr

Carpenter Wright Engineer

Carpenters 223 Apprencia

1811 Ar Lane Dr 37210

Carpenters Local Union #2

Carpenter's Shop The 2145-I

Carpert America Warehouse

4230 Westcap Rd Wts Ck 3,

CARPET BARGAIN

1120 Elm Hill Pke 37210

Carpet Busters 102 E Palesti

Carpet Cleaning By Stearna

Carpet Contractors

Carpet Country 402 Hardin

Carpet Country Inc 402 Hard

CARPET DEN INT

264 Mallory Station Rd 3706

Carpet Dry Cleaning 836 Abi

Carpet Fashions Of Nashvill

Carpet Mart 2950 Foster Cre

Carpet Masters Of America

Franklin-Brentwood

Nashville

Carpet And More

Bud

CARPET ONE BUDI

2517 Lebanon Pke 37214

Carpet One Buddy Allen Fic

2517 Lebanon Pke 37214

Carpet One-McCall's Carpe

7809 Coley Davis Rd Nashv

Carpet Pro

Carpet Quick 3670 Central Pk

Carpet Remnants Inc 635 7t1

Carpet Sales & Service 384

Carpet Source 8185 London

Carpet World

Carpetbaggers

Carpetland LLC 1104 Richmo

Carpetmax Of Nashville

Carpets-Pay-Less

104 Gallatin Pke S

2504 Lebanon Rd 37214

Carquest 417 Brick Church Pa

CARNEY PROSTHETICS SR

Sherry Richardson-Ocularist 321-5611

210 25th Av N Nshvl 37203 321-5611

Carney William R MD 321-5611

3511 Old Clarksville Pke Joelton 37080 299-5341

AREA CODE 615

NASHVILLE TN NN BUSINESS

UBLIC-QWEST

continued From Last Page
GE-

865-3292
865-2118
Information
Then
800 447-8673
269-0200

State Government Human Services Department Inc

793-5090
LLC 1100 Elm Hill Pke 37210
256-3006

55 Air Lane Dr 37210
883-5299

S-
Pke Nashville-
365-7994
365-7994
365-8450

Hermitage-
874-0898
874-0898
874-2216

3105 Moore's Ln Brentwood 37027
ing Services 1015 Marilyn Rd 37209
Franklin Rd Brentw 37027
292-8769

anon Pike 37214
885-3244
05 Bonnabrook Dr Hermitage 37076
889-0850
Jr 37076
10 Dunialle Dr 37217
255-1827
L01 Rocky Rd Lebanon 37087
547-0022

MACY
adison 37115
Charlotte Pike 37209
352-3038
ect
Franklin 37069
300 West End Av 37203
320-3060
White Bridge Pike 37205
352-3500
07 Music City Cir Nashville 37214
871-4777
Hydes Ferry Rd 37218
244-7336
d Ms 4219 Hillsboro Pke 37215
297-8973
Assoc 4230 Harding Pke 37205
269-3970
Av N
Av N
Av N
327-1212

MES-
In Pike
377-9260

Iams Grove Dr Brentwood 37027
831-1286
oration 1907 21st Av S 37212
673-8300
1907 21st Av S Nashville 37212
385-5200

r-478 Allied Dr 37211
831-0584
I Systems 570 Rundie Av 37210
371-1737
625 Locust St Nashville 37207
226-4338

Embroidery
stv 37220
331-3999
ting 2909 Armory Dr Nashville 37204
255-2909
Metro Courthouse 37015
862-6000
r 1030 17th Av S Nashville 37212
369-1999
17 2nd Av N 37201
244-2202

ARTS GROUP
e Nashville 37207
262-5322

ent Association
e National Association Purchasing Management

3 17th Av S 37203
512-2983

graphic design
ville 37210
242-5410
druff St
druff St Madison 37115
868-9816
st Lake Dr
ama Av Nashville 37209
279-9005
Aurfreesboro Rd
367-4404
iale Rd Nashville 37205
385-0094
Jurfreesboro Pke 37217
367-4404

resafety
e 37217
367-4404
mission
e 37203
248-6789
rousdale Dr
833-1850

IS 360 Murfreesboro Pke 37210
244-1900

urfreesboro Pke 37210
244-1909
ment 360 Murfreesboro Pke 37210
244-1970
Westwood PI Brentwood 37027
221-7433

l End Av 37203
783-1625

usic Squa W Nashville 37203
255-9955

BOOK STORE
211
259-9229

BOOK STORE NUMBER
227-8832

n Pike 37207
255-2555
255-4849

50 4th Ave N 37219
742-9318

sman & Wood PLC
37219
255-2283

man & Wood PLC
37219
259-9038

201 4th Av
452-1540

89
876-0188
876-0576

Putman Electric Co Inc-
6221 Clarksville Hwy 37189
6221 Clarksville Hwy 37189
Putnam Graphics 5104 Russell Rd Franklin 37064
Putnam Karen L MD 2002 Richard Jones Rd 37215
Putt-Putt Golf 621 Old Hickory Blvd 37209
Puzzle Vehicles 433 Opry Mills DR Nshvl 37214
Pya Monarch Inc 4701 Trousdale Dr Nshvl 37220
Pyle Edwin S atty 2525 West End Av 37203
Pyles Transport 1728 Ed Temple Blvd Nashville 37208
Pyper Jeremy atty 511 Union St 37219
Pyramid Coach Inc 1219 New Hope Rd Pleasant View 37080
Pyramid Life Insurance 475 Metroplex Dr 37211
Pyramids Cafe MINA Inc Hickory Hollow Mall 37013
Pyron Dale cont 21 Edenwald Rd
Res 1427 Neelys Bend Rd
Pyron Joe contr 21 Edenwald Rd

Docket No. 03-00491

Exhibit CAPD-SB

Direct Testimony

Schedule 4

Page 18 of 20

.....882-0283
.....371-6176
.....321-0080

Quarters Apartments The

Quarters Market & Oriental Food 178 2nd Av N

Quarters Motor Inn The 1100 Bell Rd Antioch 37013

Quebecor World Printing-Sales Office

3712 Meadowbrook Av 37205

Queen Anne Florist 306 Thompson Ln 37211

Queen Ann's Fish & Fries

1200 Old Hickory Blvd E Madison 37115

Queen B

Queen City Bus Line Inc 1012 Gallatin Av 37206

Queen Nail 6410 Charlotte Pike 37209

Queen of Hearts

Queen Of Hearts Tattoos 2225 Nolensville Pke 37211

Queen Of Hearts Tattoos & Body Piercing

2225 Nolensville Pke 37211

Queener Henry atty 611 Commerce St 37203

.....256-5051
.....256-8787

QUEEN'S TREE SURGERY INC

625 Hamilton Av 37203
254-6669

Quertermous Thomas MD Vanderbilt Office

Query 233 Hillsboro PI Nashville 37215

Quest A Hotel Search Firm

123 Lake Haven Ln Hndrsnv 37075

.....824-8900
Quest Communication International

See Quest Communication International

Quest Communications 460 Metroplex Dr Nashville 37211
331-9898

Quest Data Inc 7629 Indian Springs Dr 37221
646-6381

Quest Diagnostics 300 20th Av N 37203
327-4215

Quest Diagnostics 301 21st Av N 37203
329-1991

Quest Diagnostics 2000 American General Way 37027
376-9033

Quest Diagnostics 5651 Frist Blvd
316-9407

Quest Diagnostics 4220 Harding Pke 37205
269-4851

Quest Diagnostics 7640 Highway 70 S 37221
662-9296

Quest Diagnostics 2547 Murfreesboro Pke 37217
367-2772

Quest Diagnostics 2400 Patterson St 37203
322-9154

Quest Diagnostics 397 Wallace Rd 37211
834-5214

Quest Diagnostics Incorporated

Patient Service Centers

525 Mainstream Dr Nashville 37228
687-2000

1916 Patterson St 37203
320-7103

Quest Financial Group LLC

301 S Perimeter Park Dr Nashville 37211
781-4347

Quest Tattoo & Body Piercing

2831-B Lebanon Pke Nashville 37214
889-7557

Questar Inc 1808 West End Av
346-3461

Questar Partners Inc 100 Winners Cir 37027
371-0119

Questar Partners Inc 100 Winners Cir 37027
371-8803

Questar Staffing 100 Winners Cir 37027
371-0111

Questel & Associates 4219 Hillsboro Pke Nashville 37215
783-1880

Quick Cash Pawn & Jewelry 3101 Clarksville Pke 37218
256-1133

Quick Cash Solutions Inc 213-A Ward Cir 37027
309-8542

Quick Food Mart 7116 Moore's Ln Brentwood 37027
661-8808

QUICK FUEL FLEET SERVICES

Toll Free-Dial '1' & Then
800 522-6287

Quick Mart Gallatin 927 Gallatin Av 37206
226-2000

Quick Print-

Fax Line
262-1034

Quick Print 921 Main St 37206
262-3787

Quick & Reilly Inc First American Center
256-8573

Quick Ship Logistics 115 Penn Warren Dr 37027
370-3333

Quick-Ship World Wide

See Quick Ship Logistics

Quick Test 525 Hickory Hollow Pkwy 37013
731-0900

Quick Test 5252 Hickory Hollow Pkwy 37013
731-4110

Quickway Carriers Inc/Quickway Distribution Services

113 Candy Ln 37211
834-9470

Quickway Shop 109 Candy Ln Nashville 37211
331-6204

Quik Drive USA Inc 436 Calvert Dr
876-7278

Quik Internet Service Of Nashville Nashville
248-8531

Quik-Pix 1 Hour Photo 2410 Music Valley Dr 37214
883-4346

QUIKRETE NASHVILLE INC

6614 Robertson Av 37209
352-2783

Quillen Dale M atty 95 White Bridge Rd Nashville 37205
356-1580

Res 200 Moultrie Pk
385-9996

Quillen Kenneth D 95 White Bridge Rd 37205
356-1580

Quillen Sandra teleph 320 Premier Ct Franklin 37067
661-7310

Quinn John E atty 150 4th Ave N 37219
514-2585

Quinn Keith S atty 300 James Robertson Pkwy 37201
244-3370

Quinn Robert S MD 2001 Glen Echo Dr 37215
298-4424

Quinn Robert S MD 2400 Patterson St 37203
327-1611

Quinn Robert S MD 2400 Patterson St 37203
327-7400

Quirk Designs 2931 Berry Hill Dr
269-9248

QUISLING RICHARD W MD

Suite 210 Summit Medical Center

5651 Frist Blvd Hrmgt 37076
885-4900

Quixtar IBO-

892 Lakemont Dr 37220
373-2347

Quizno Subs 7657 Highway 70 S Nashville 37221
646-4874

Quiznos Classic Subs 555 Church St Nashville 37219
248-4500

Quiznos Classic Subs 315 Deaderick St Nashville 37238
313-7842

Quiznos Classic Subs 1597 Gallatin Pke N Madison 37115
865-6666

Quiznos Classic Subs

5252 Hickory Hollow Pkwy Antioch 37013
731-8888

Quorum Health Group Inc 155 Franklin Rd 37201
371-7979

Quorum Health Resources Inc 105 Continental Pl 37215
371-7979

Quorum Health Resources LLC 105 Continental Pl 37027
371-7979

Qureshi M H A MD 805 Meadow Lark Ln Gdtslv 37152
859-9380

Qwest Microwave Inc 401 Church St 37219
256-1199

spnville 37075 822-6220
 Dickerson Pike 37207 234-6390
 1612 16th Av S 37212 383-1991
 2021 Church St 37203 340-4733
LRT MD 340-4733
 5 292-6493
 Union St 37219 850-8641
SE STEAK & SUSHI 377-7977
 ashville Pke Galtin 37066 391-4557

URANTS 391-5201
 391-5201
 885-4030
 255-9977
 452-5433
 37130 896-6030
 449-5781
 800 552-4667
 llow Pk 851-1067
 enter 868-2662
 885-0568
 352-4064
 244-2243
 833-4085
 ttsville 37072 731-8738
 851-6929
 790-1285
 824-5005
 373-0362
 361-8573
 883-9255
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 673-0525
 255-3021
 259-4552
 259-0154
 833-5252
 Murphy Rd 37203 345-6160
 Trinity Ln 37207 262-5704
 ngar Two Metropolitan 366-5057
 stage 37076 872-9128

OM 263-8000
 37013 263-8000
 End Ave 263-8000
 spital RD Nslvl 37218 256-7649
 35 Bell Rd Antioch 37013 731-8163
 113 Harding Pike 37205 356-3313
 p 1417 Charlotte Av 37203 327-2074
 e 209 10th Av S 259-0200
 ogers Run 37064 646-9054
 ishville 37204 244-6487
FORMS 298-2937
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 ion Rd Hermitage 37076 871-8552
 Dr Nashville 37204 244-6487
 244-4000
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 Rd Hrmgt 37076 871-8152
 ifice 228-1919
 ecialist Luckton Pke Gdltsv 859-7171
 255-3805
 Ln 37210 256-9119
 ign 1306 McGavock Pke 37216 262-2626
 292-1110
 361-7010
 646-9779
 le 37218 742-3366
 37208 327-9452

646-2049
 1st Bldg 37015 254-7770
 205 Bellshire Dr 37207 865-0998
 Square W 321-5400
 ebanon Pike 37076 883-4600
 nsille Pike 37211 242-2024
 212 269-5233
 S 37210 255-8020
 Av N 37203 324-2156
DDS & ASSOC-

SHUR BRITE HI SPEED CAR WASH 1713 West End Av 37203 329-2766
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 Shur-Look Homes Inspection Inc 361-0255
 Shure Inc 750 Cowan St Nashville 37207 256-2609
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SHURGARD STORAGE CENTERS-
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 5251 MT VIEW RD 37013 731-1331
 Franklin-
 1138 Highway 96 591-9008
 Hermitage-
 3980 Central Pike 37076 871-4888
 Medical Center-
 1615 Charlotte Av 37203 321-0400
 Murfreesboro Road-
 2156 Murfreesboro Rd 37217 361-1000
 Nolensville Rd Area-
 14985 Old Hickory Blvd 37211 832-3388
 Rivergate Hendersonville-
 2360 Gallatin Pike N 37206 851-2500
 Shurgard-To-Go 118 Powell Pl Nashville 37204 297-9978
 Shutter Shoppe The 269-3277
 Shutters Direct 327 Haywood Ln Nashville 37211 832-5151
SHUTTLE SERVICE OF NASHVILLE 226-9777
 Shwab Elementary School-
 Office 1500 Dickerson Pike 37207 262-6725
 Cafeteria 1500 Dickerson Pike 37207 262-6718
 Si Inc 2631 Nolensville Pike Nashville 37211 255-5721
 Siam Cafe 316 McCall St Nashville 37211 834-3181
 Siam Cuisine 265 White Bridge Pke 37209 354-0082
 Siami Ghodrat A MD ofc 1310 24th Av S 327-5366

SICILY PIZZA INC

3610 Anderson Rd 37217 365-0009

Sicily-Caesar Pizza & Pasta

2290 Metrocenter Blvd Nashville 37228 254-5184
 Sickinger Hans Co Municipal Auditorium 242-3667
 Side Street Lounge 314 Natchez Ct Nashville 37211 831-0945
 SideTrack 4722-A Nolensville Pike Nashville 37211 834-0132
 Sidewinder Plumbing Goodleitsville 851-1517

SIDING SPECIALTIES OF NASHVILLE

833-0053

SIDWELL BARRETT & MCCANN atty

121 1st Av S 37064 790-8868
 Sidwell Ira L DMD 2002 Richard Jones Rd 37215 269-5223
 Sidwell Susan V atty 315 Deaderick St 37238 256-0500
 Siedenton Larry 244-4975
 Siegel Jane S 301 21st Av N 37203 329-6600
 Siemens-

Siemens Energy & Automation Inc-
 Sales Office 1321 Murfreesboro Pike Nashville 37217 367-9403
 24 Hr Emergency Service 800 241-4453
 Toll Free-Dial 1' & Then- 800 241-4453
 Siemens Industrial Automation Inc 399-1049
 Siemens-

Toll Free-Dial 1' & Then 800 241-4453

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5010 Linbar Dr 37211 832-0504

Siemens Health Services Corp 828 Royal Pkwy 37214 902-9292
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Sierra Club The 2021 21st Av S Nashville 37212 386-3640
 Sierra Nashville Records 105 Oak Valley Dr 37207 262-2600

Sierra Nevada 2431 Old Hickory Blvd 37221 371-9901
 Siesel Lynn 402 Hillsboro Pike 37215 385-1770

Sieveking Nicholas MD 2201 Murphy Av 37203 321-1010
 Sieveking Nicholas PhD 213 Ward Cir 37027 371-1011

Sieveking Nicholas A PhD 213 Ward Cir Brentwood 37027 371-1011
 Siek Neil DO vanderbilt University Medical Center 322-4000

Sifford Media 802 Ewing Av Nashville 37203 248-1010
 Sigcor Energy Svcs 3427 Hopkins St Nashville 37215 463-2171

Sight And Sound Solutions-
 227 Mountainhigh Dr Antioch 37013 731-9687

Sigma Group The 432 Hollydale Dr Nashville 37217 361-1505

Sigma International Corp 2215 Dunn Av 37211 742-3990

Sigma International Corp 2219-A Dunn Av 37211 383-0206

Sign Center 7107 Crossroad Blvd 377-0148

Sign Design 333 Independence Sq Franklin 37064 794-3034

SIGN IT QUICK- NOLENSVILLE ROAD OFFICE

3712 Nolensville Pike 37211 315-0948

Sign Management Consultants 22 Century Blvd 37214 885-1661

Sign Management Consultants 22 Century Blvd 37214 885-1703

Sign Services Group 301 Plus Park Blvd Nashville 37217 297-2371

Sign Shop The 932 S Douglas Av 37204 269-6366

Sign Station 526-B Donelson Pike 37214 871-0060

Sign Tech Inc 2417 Kline Av 37211 248-2250

Signal Industrial Products Corp 213 Omohundro Pl 37210 254-0753

Signal Mountain Cement Co 1818 Cement Plant Rd 37208 254-5501

Signal Specialty Co 316 7th Av S 244-5313

Signature Cars 3900 Nolensville Pike 37211 781-8053

Signature Cleaners 1601 Gallatin Pike N 37208 868-8678

Signature Detail 40 Music Sq N Nshlv 37203 456-9257

Signature Equity Services Corp P

167 Bell Forest Cr 37221 724-0159

SIGNATURE EVENTS INC

601 Old Hickory Blvd 37027 370-1393

SIGNATURE FLIGHT SUPPORT

PO Box 17276 Zip Code 37217

Metro Airport-Hanger Lane

International Airport

361-3000

Docket No. 03-00491

Exhibit CAPD-SB

Direct Testimony

Schedule 4

Page 19 of 20

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Signature Loan Co 713 Main St 37206 255-5626

Signature Management Certification Services

211 Donelson Pike 37214 232-8300

Signature Mortgage Corp 2416 21st Av S 37212 297-6463

Signature Nissan Highway 46 A Dickson --- Nashville Tel No 726-0085

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500 Piccadilly Row 37013 367-0904

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Signature Salon 212 Gifford Pl Joelton 37080 299-8366

Signature Surgical Group

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5651 Frist Blvd 37076 316-9511

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Sinjus Communications 830 Fesslers Hwy 37210

Toll Free-Dial 1' & Then 888 744-6487

Signs Designed By Sadler 5025 Charlotte Av 269-7404

Signs Extraordinaire

Signs First

1594 Gallatin Pike N 37206 868-4392

Signs First 315 Harding Pl Nashville 37211 834-4111

Signs First 4516 Harding Rd 37205 297-5681

Signs Int 2705 Glenrose Av 37210 831-1795

Signs Now-

1929 Elm Hill Pike Nashville 37210 391-9978

Fax Line 391-2314

132 George L Davis Blvd 37203 256-7446

Fax Line 256-5020

Signs & Pinstriping By George

Signtronix Inc 1451 Elm Hill Pike Nashville 37210 367-2921

SIGUR SHELLEY A DDS

ofc 109 29th Av N 327-4904

Sunclair Television Of Nashville

3820 Trail Hollow Ln Whites Creek 37189 876-7888

Sikes James H cpa 4811 Lebanon Rd 37076 883-6520

Silbert Burton MD 230 25th Av N 37203 342-3500

Residence 304 Sunnyside Dr 37205 383-6090

Silent Partners Inc Nashville 742-0041

Silien Karen A PhD 1410 17th Av S Nashville 37212 292-7396

Silk Green House 1451 Bell Rd 37211 781-8600

Silk Green House 1451 Bell Rd 37211 781-9393

Silk Road The Inc 425 8th Av S Nashville 37203 313-8848

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1120 Highway 70 Kingston Springs 37082 952-3945

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7097 Highway 70 S 37221 646-5486

Silo RV & Boat Storage 425 Swiss Av 37211 333-8585

Silo Self Storage Lc 425 Swiss Av Nashville 37211 331-5559

Siloam Family Health Center 1423 12th Av S 37203 298-5406

Silver Jewelry 5252 Hickory Hollow Pkwy 37013 731-8359

Silver Leaf 7546 Johnny Crow Rd Lyles 37098 931-670-3048

Silver Lisa R LCSW 7003 Chadwick Dr Brentwood 37027 309-8020

Silver Michael 709 Murfreesboro Pike 37210 254-5442

Silver Oaks Interactive 623 6th Av S 242-8080

Silver Sands Restaurant 927 Locklayer St 37208 742-1652

Silver Shop 2126 Abbott Martin Rd Nashville 37215 460-1140

Silver Star Express

See Consolidated Delivery And Logistics

Silver Treasures 433 Opry Mills Dr 514-7711

Silverado's Saloon & Dance Hall

1204 Murfreesboro Pike 37217 361-9922

SILVERDENE APARTMENTS

233 N 8th St 37206 226-3974

Silverpalate Catering-Sargeants Inc

Silverstone Professional Dog Grooming

1245 Barnes Dr 37013 833-3710

Silver Video USA

860-1926

Silver Video Usa

865-9010

Silvery Moon Inc 207 Louise Av 37203 329-9003

Silvestri Kimatty

742-7710

Simcox David atty 315 Deaderick St 37238 256-0500

Simmons Angela D atty 200 4th Av N Nashville 37219 256-9999

Simmons Associates

646-9643

Simmons David G ofc 209 Louise Av Nashville 37203 329-1141

Simmons E Martin 424 Church St Nashville 37219 251-5550

Simmons Electric Company 309 Bridgeway Av 37138 847-9644

SIMMONS H CLIFTON III DDS-OFFICE

1916 Hayes St 37203 329-1854

Simmons Heidi L atty 414 Union St 37219 252-2309

Simmons James A atty 1501 16th Av

292-9280

Simmons Jane LCSW 124 21st Century Dr 37027 370-4977

Simmons Jim Co 952 Main St 37206 228-4931

Simmons Jim Co 952 Main St 37206 262-9399

Simmons Keith B atty

742-6234

Simmons Mark Interiors Inc 2021 Woodmont Blvd 37215 269-6360

Simmons Martin E 242 Church St 37219 251-5550

Simmons Martin F 242 Church St 37219 251-5550

Simmons Martin G atty 200 4th Av N Nashville 37219 770-4100

Simmons Murietta PA 7427 Bridle Dr 37221 673-2261

Simmons Pest Control 533 Myatt Dr 37115 865-1575

Simmons Sonny 2813 Dogwood Pl 37204 385-5700

Simmons Syndication 1708 Grand Av Nashville 37212 843-4984

Simmons Tena FNP

Hendersonville Children's Clinic Hendersonville Tn 824-1142

Simmons James K atty 511 Union St Nashville 37219 244-1440

Simon Moos Inc 401 Bowling Av 37205 385-1035

Simon Roofing & Sheet Metal Corporation

1000 4th Av N Nashville 37219 256-3300

Simon S J OD 73 White Bridge Pke

353-0434

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Hermitage-
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Madison-
903-D Gallatin Rd 868-1083

Nashville-
601 9th Av S 37203 254-1497

Nashville-South 15124 Old Hickory Blvd 37211 331-8214

Nashville-West-
6696 Charlotte Pke Nshl 37209 352-7861

Brentwood-
H G Hill Shopping Center 371-0360

Commercial Location-
Nashville-
701 Lea Av 37203 256-1151

Automobile Branch-
432 6th Av 37203 256-9081

Chemical Coatings-
700 Drexel St 37203 726-3744

Division Office-
701 Lea Av 37203 255-5983

Sherwin-Williams Home Builder Centers

1412 Antioch Pke 37013-
Sherwood Locksmithing Lavergne Tn

Shetlar Debra 1215 21st Ave 355-5886

Shew Diana Baker atty 1800 SunTrust Center 37015 782-2211

Shiao Wen T MD 4571 Trousdale Dr 37204 833-3414

Res 705 Mohawk Dr 37209 356-5921

Shield's Electronic Supply 399-7274

Shiloh Careers International Inc 7105 Peach Ct 37027 373-3090

Shiloh Interdenominational Church-
Pastor's Office 1840 Hayes St 37207

Shiloh Missionary Baptist Church 1117 2nd Av 256-4910

Shiloh Music Company 15301 Lebanon Rd Old Hickory

Shim Michael J Suntrust Bldg 37015 254-7770

Shinar Andrew MD-
For Appointments Only

Vanderbilt University Medical Center 936-1846

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2000 Warfield Dr Nashville 37215 297-5200

Shining Light Holiness 1828 9th Av N 37208 254-6723

Shin's Alterations 7091 Highway 70 S 37221 662-4568

Shin's Martial Arts Institute-
7731 Hwy 70 S 37221 646-6161

Shins Martial Arts Institute 3682 Bell Rd 37214 872-0802

Shin's Martial Arts Institute 3841 Dickerson Pke Nashville 37207 870-1876

Shintomi Japanese 5628 Nolensville Pke 37211 331-4383



JAPANESE RESTAURANT

SHINTOMI JAPANESE RESTAURANT
2184 Bandywood Dr 37215 386-3022

Shipley Biddy Entertainment 1400 South St 37212 846-0493

Shipley Do-Nuts Of Tennessee Inc 365-8747

Shipley Doughnuts 2540 Lebanon Pke Nashville 37214 883-5823

Shipley Marietta Judge Metro Courthouse 37015 862-5905

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"Proudly Moving You Since 1954"

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If No Answer Dial 242-4641

Shipp Phillip P IV DDS 3833 Cleghorn Av 37215 385-1054

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Shiptec Systems 1313 Central Ct 37076 872-9938

Shire Robert R & Sons 279-7984

Shirin Jewelers 5252 Hickory Hollow Pkwy Antioch 37013 731-8964

Shirley Zeppelin ofc 4301 Hillsboro Pike 37215 383-0183

Shirley Zeppelin & Co Realtor 4301 Hillsboro Pike 37215 383-0183

Shirley's Barber Shop 1149 Old Hickory Blvd 37207 865-7999

Short Works 4982 Lebanon Pke 882-0390

Shitzvitz Ira A MD 250 25th Av N 37203 320-0109

SHIVITZ IRA A MD
2011 Murphy Av Nashville 37203 320-7200

Shockley Robert J atty 2400 Crestmoor Rd 37215 386-7183

Shockley Tours Inc
Toll Free-Dial '1' & Then 800-633-4147

Shockley Gary C atty 211 Commerce St Nshl 37201 726-5704

Shockley Robert M mktg consultnt 292-4098

4301 Hillsboro Pike 37215 885-6300

Shoe Carnival-
Bell Forge Square Shopping Center 731-2995

2166 Gallatin Pke Gdltsv 37115 851-9881

Shoe Carnival 321 Opry Mills Dr 514-2444

Shoe Dept The Bellevue Cent 37221 673-0410

Shoe Dept The 5252 Hickory Hollow Pkwy 37013 731-1520

Shoe Dept The 3165 Lebanon Pke 37214 889-1716

Shoe Salon The At Jamie 4317 Harding Rd 37205 383-9494

Shoe Show 3048 Dickerson Rd 37207 226-0300

Shoe Show # 769 Bordeaux Shopping Center 242-8280

Shoe Show # 770 5500 Nolensville Pke 37211 781-2402

Shoemaker's Equipment Service 384-1999

3343 Old Greenbrier Pkwy Spfld 37172 320-9298

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AREA CODE

Docket No. 03-00491**Exhibit CAPD-SB****Direct Testimony****Schedule 4****Page 20 of 20**

Shoemsmith Allen L DDS 822-6220

Shoffner Sylvia P MD 3443 Dickerson Pike 37207 234-6390

Shofner Evans Architects 1612 16th Av S 37222 383-1991

Shofner Eye Care Center 2021 Chruch St 37203 340-4733

SHOFNER STEWART MD 340-4733

Sho 2021 Church St 37203 340-4733

Shos 2301 Golf Club Ln 37215 292-6493

Shofner William E atty 511 Union St 37219 850-8641

SHOGUN JAPANESE STEAK & SUSHI 377-7977

Sho 1638 Westgate Cr 37027 377-7977

Sholar D Todd atty 1164 Nashville Pke Galtln 37066 391-4557

SHONEY'S INC 391-5201

CAPTAIN D'S 391-5201

SHONEY'S RESTAURANTS 391-5201

SHONEY'S INN- 885-4030

Sho 2420 Music Valley Dr 37214 885-4030

Sho 40 & Demonbreun 255-9977

Sho 21 W Main Gallatin 37066 452-5433

Sho 54 S Church Murfreesboro 37130 896-6030

Sho Highway 231 S Lebanon 449-5781

Sho nationwide Reservtions 800 552-4667

Sho Toll Free-Dial '1' & Then 800 552-4667

Sho Shoney's Inn 1-65 & Long Hollow Pk 851-1067

Sho Shoney's Restaurant-
Madison Square Shopping Center

Sho Briley Pky & McGavock Pke 885-0568

Sho 365 White Bridge Pke 37209 352-4064

Sho 521 Demonbreun St 37203 244-2243

Sho 401 Harding Pl 37211 833-4085

Sho 524 Bell Rd 37013 731-8738

Sho 307 Long Hollow Pkwy Goodlettsville 37072 851-6929

Sho Hwy 6 Franklin 790-1285

Sho 200 E Main St Hrdnsvl 37075 824-5005

Sho 89 Old Hickory Blvd 37027 373-0362

Sho 103 Murfreesboro Pke 37217 361-8573

Sho Hermitage 883-9255

Sho 566 Donelson Pk 37214 883-8110

Sho 7745 Highway 20 S 37221 673-0525

Sho 110 Interstate Dr 37213 255-3021

Sho 130 Metrocenter Blvd 37228 259-4555

Sho Carryout 259-0154

Sho 407 Thompson Ln 833-5252

Sho Shoney's Restaurant 3435 Murphy Rd 37203 345-6160

Sho Shoney's Restaurant 305 W Trinity Ln 37207 262-5704

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Sho Shooter's Sports Bar 872-9128

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Shoppes The Belle Meade 5133 Harding Pke 37205 356-3313

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Shopping Center Group The 209 10th Av S 259-0200

Shores R D ofc 227-0023

Shorewood Packaging 904 Loggers Run 37064 646-9054

Short Brock 2930 Sicode Dr Nashville 37204 244-6487

SHORT BUSINESS FORMS 298-2937

Sho 508 Heather Pl 37204 228-1919

Short Cut 1020 3rd Av S Nashville 37210 242-5759

Short Doug ofc 401-4226

Short Hunter B atty 298-3300

Short Mabel Center 4343 Lebanon Rd Hermitage 37076 871-8552

Short Robert Corp 2930 Sicode Dr Nashville 37204 244-6487

Short Sonnie L Inyrmnts 244-4000

Sho Linda M LCWS 110 29th Av N Nshvl 37203 321-0402

Sho Maxine 4343 Lebanon Rd Hrmgt 37076 871-8152

Short & Associates Law Office 228-1919

Shorts 350 Dickerson Pk 37207 242-5759

Show-Biz Transportation Specialist Lickton Pke Gdltsv 859-7171

Show Time 820 Palmer Pl 37203 255-3805

Showcase Custom 90 Fesslers Ln 37210 256-9119

Showcase Upholstery & Design 1306 McGavock Pke 37216-262-2626

Showplace Cleaning Service 292-1110

Greenhills 361-7010

Hickory Hollow 646-9779

Belleview 742-3366

Showtime Barber Shop 2104 Buena Vista Pke Nashville 37218

Showtime Barber Shop 327-9452

Sho 2619 Jefferson St Nashville 37208 742-3366

SHRED-IT 646-2049

www.SHREDIT.COM 646-2049

Shreffler William J atty Suntrust Bldg 37015 254-7770

Shreve Timothy & Rebekah 1205 Bellshire Dr 37207 865-0998

Shrum Barry Neill atty 49 Music Square W 321-5400

Shrum Keith N DDS ofc 3441 Lebanon Pke 37076 883-4600

Shubha Enterprises 2516 Nolensville Pke 37211 242-0204

Shull Bill 2108 Westwood Av 37212 269-5233

Shuler Systems Inc 635 3rd Av S 37210 255-8020

Shull Harrison J MD 222 22nd Av N 37203 324-2156

Shull Harrison J MD 222 22nd Av N 37203 324-2156

SHULMAN STEPHEN R DDS & ASSOC-APPOINTMENTS 383-4494

Suite 100 Green Hills Area 383-4494

4219 Hillsboro Rd Nshvl 37215 383-0560

Business Office 4219 Hillsboro Rd 37215 327-4800

Shuman Phyllis 2909 Poston Av 37203 354-1390

Shuman & Associates 420 Cedar Forest Dr Nashville 37221 354-1838

Shuman Todd A MD 4230 Harding Pke 37205 385-4781

Shumate Jennifer L attv 315 Deaderick 37015 255-7722

S

Shu 329-9342

Shur Look Hornes Inspection Inc 361-0255

Shure Inc 2631 Cowan St Nashville 37207 256-2609

SHURGARD STORAGE 463-3663

SHURGARD STORAGE CENTERS-

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Franklin-
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Hermitage-
398 Central Pike 37076 871-4888

Medical Center-
1615 Charlotte Av 37203 321-0400

Murfreesboro Road-
2156 Murfreesboro Rd 37217 361-1000

Nolensville Rd Area-
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2360 Gallatin Pke N 37205 851-2500

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Shutters Direct 327 Haywood Ln Nashville 37211 832-5151

SHUTTLE SERVICE OF NASHVILLE 226-9777

Shwab Elementary School-
Office 1500 Dickerson Pke

CERTIFICATE OF SERVICE

I hereby certify that on January 16, 2004, a true and exact copy of the enclosed document was served via First-Class U.S.Mail, Postage-PrePaid or electronic mail on the following parties of record:

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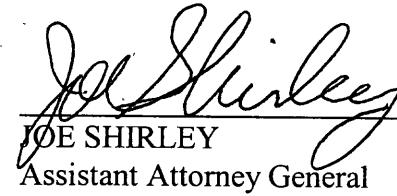
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Assistant Attorney General

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